

File 256:TecInfoSource 82-2005/Mar
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File 35:Dissertation Abs Online 1861-2005/Apr
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File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Apr
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
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File 474:New York Times Abs 1969-2005/May 08
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File 475:Wall Street Journal Abs 1973-2005/May 06
(c) 2005 The New York Times
File 139:EconLit 1969-2005/Apr
(c) 2005 American Economic Association

Set	Items	Description
S1	34133	(CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL)(3N)(CARD? ? OR TOKEN? OR INSTRUMENT?--))
S2	40783	(VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN(-)EXPRESS OR DISCOVER)
S3	2334	(EFT OR ELECTRONIC()FUND?()TRANSFER?)
S4	1767	(S1 OR S2 OR S3)(5N)TRANSACTION?
S5	1814	(SINGLE OR ONE OR SOLITARY OR SOLE OR LONE)(5N)TRANSACTION?
S6	1875	(MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMEROUS)(5N)(PAYEE? OR PARTIES OR THIRD() (PARTY OR PARTIES))
S7	1158	(MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMEROUS)(5N)PAYMENT?
S8	55	(S6 OR S7)(5N)(DELIVER? OR SEND OR SENDS OR SENDING OR TRANSMISS? OR TRANSMIT? OR FORWARD? OR COLLECT?)
S9	37	AU=(FRANCISCO, P? OR FRANCISCO P? OR PETSCHAUER, F? OR PETSCHAUER F?)
S10	3542	S4 OR S5
S11	1	S10 AND S8
S12	33	S10 AND (S6 OR S7)
S13	9	S12 NOT PY>1995
S14	9	S13 NOT S11
S15	0	S9 AND (S1 OR S2 OR S3)

11/5/1 (Item 1 from file: 474)
DIALOG(R) File 474:New York Times Abs
(c) 2005 The New York Times. All rts. reserv.

07990450 NYT Sequence Number: 542326021024
U.S. ASKS ENRON FOR DETAILS ON DEALINGS INVOLVING IRAN
New York Times, Col. 5, Pg. 4, Sec. C
Thursday October 24 2002
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Treasury Department directs Enron Corp to provide information about deals company did in late 1990's involving products that originated in Iran; such dealings are generally barred under Federal rules, but Enron was granted licenses by department to deal in Iranian products that included tanker shipments of benzene; department, in letters to Enron on Oct 2, instructed company to provide records by Nov 8, of 'all transactions engaged in' under licenses; department in February 1998 approved license that allowed Enron to purchase Iranian benzene from Voest-Alpine Intertrading, Austrian company that had entered into contracts to sell benzene to Iran; license granted to Enron allowed company to participate in 'string transactions'--commodity **transactions** involving **multiple parties** which included **one of parties delivering** product that originated in Iran to satisfy its obligations under deal (M)

COMPANY NAMES: Treasury Department; Enron Corp; Voest-Alpine Intertrading

DESCRIPTORS: Petrochemistry and Petrochemicals; Benzene; United States International Relations; Embargoes and Economic Sanctions; Petrochemistry and Petrochemicals; Petrochemistry and Petrochemicals

PERSONAL NAMES: Oppel, Richard A

14/5/1 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
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01701726 DOCUMENT TYPE: Product

PRODUCT NAME: VisionPLUS (701726)

PaySys International Inc (635154)
70 Keller Rd #100
Orlando, FL 32810 United States
TELEPHONE: (407) 551-3200

RECORD TYPE: Directory

CONTACT: Sales Department

VisionPLUS (R) from PaySys International, incorporating the features from the CardPac and VISION21 systems, is the first system to handle retail, bank card, and consumer loans, all in one system. The integrated card manager offers account processing, merchant acquiring, cardholder billing and management, promotions and co-branding, MasterCard, Visa, and Europay compliance, and customer service modules. VisionPLUS designs, accepts, processes, and tracks credit and debit applications according to specific criteria; defines customer service strategy for any type of inbound request; and provides real-time account information for collections and includes tools for measuring the effectiveness of collection strategies. VisionPLUS also analyzes card information using data warehousing techniques for informed decision making; includes extensive reporting capabilities for tracking activities and performance measurements; offers **multiple** products, **multiple payment** terms, and special pricing to individual groups; processes incoming/outgoing chargeback **transactions** for Europay, **MasterCard**, and **Visa**; supports merchant posting, settlement, and reporting processes for both bank card and retail merchants; and offers a front-end data collection, processing, compliance, and routing mechanism for monetary and nonmonetary transactions. VisionPLUS enhances the marketability and profit potential of the entire credit card operation. It also helps track and prevent fraud; targets and prioritizes collectable accounts; retains customers through improved customer service and value-added programs; processes receivables quickly and efficiently; and processes authorizations more effectively by automating decision-making and providing faster more accurate responses.

DESCRIPTORS: Banks; Billing; Collections Management; Credit Cards;
Financial Institutions; Retailers

HARDWARE: HP; IBM AS/400; IBM iSeries; IBM Mainframe; Sun; UNIX
OPERATING SYSTEM: HP-UX; OS/400; Solaris; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe; Micro; Workstation
POTENTIAL USERS: Banks, Credit Card Processors, Retailers, Financial
Institutions
DATE OF RELEASE: 11/1995
PRICE: Available upon request

DOCUMENTATION AVAILABLE: User manuals; online documentation
TRAINING AVAILABLE: On-site training; training; training at vendor
location; Internet support; technical support; telephone support
SERVICES AVAILABLE: Conversion; maintenance; consulting
REVISION DATE: 20030518

14/5/2 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

6040684 INSPEC Abstract Number: B9811-8110B-041, C9811-7410B-053

Title: Automated Interchange Matching System (AIMS) [interconnected power systems]

Author(s): Taylor, R.L.

Author Affiliation: Electr. Syst. Oper., Tennessee Valley Authority, Chattanooga, TN, USA

Conference Title: Proceedings of the American Power Conference. 57th Annual Meeting. Technology for a Competitive World Part vol.2 p. 1019-23 vol.2

Publisher: Illinois Inst. Technol, Chicago, IL, USA

Publication Date: 1995 Country of Publication: USA 3 vol. (xxii+xiixiii+iii+1984) pp.

Material Identity Number: XX98-02361

Conference Title: Proceedings of 57th American Power Conference

Conference Sponsor: Illinois Inst. Technol.

Conference Date: 18-20 April 1995 Conference Location: Chicago, IL, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); Practical (P)

Abstract: The interchange of electric energy among utilities has been an on-going arrangement for many years. These transactions have traditionally been for emergency and reliability purposes. Economy type **transactions**, **one** hour in length have been increasing in recent years due to the difference in incremental generation cost between neighboring utility systems. With the passage of the US Energy Policy Act of 1992, the transmission of economy energy is occurring across electric utility systems on a more frequent basis. Interchange transaction coordinators are faced with making additional matching transactions for economy energy with **many parties**. With the emergence of brokers and marketers entering the arena, even more transactions can be consummated. Optimal matching for **one** hour economy **transactions** is difficult due to the need to find the best prices. From these factors arise the need to automate the process. Here, the author describes how the Automated Interchange Mapping System (AIMS) was formed to promote the interchange of hourly nonfirm electric energy by joining together in the ownership and operation of a computer-based network. The purpose is to automatically match the quotes for the sale and purchase of hourly interchange energy, adjusted for transmission considerations, on the principle of maximizing the savings among the participants during the **one** hour interchange **transactions**. (2 Refs)

Subfile: B C

Descriptors: economics; electricity supply industry; load flow; power system control; power system interconnection; power transmission; tariffs; transmission networks

Identifiers: interconnected power systems; Automated Interchange Matching System; electric utilities; incremental generation cost; USA; energy transmission; AIMS; hourly nonfirm electric energy interchange; optimal transactions matching; prices; computer-based network

Class Codes: B8110B (Power system management, operation and economics); B8120 (Power transmission, distribution and supply); C7410B (Power engineering computing); C7420 (Control engineering computing); C3340H (Control of electric power systems)

Copyright 1998, IEE

14/5/3 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

03377862 INSPEC Abstract Number: B89036497, C89029981

Title: Authentication of the origin and content of paperless transactions and questions of liability in continental law. II

Author(s): Amory, B.; Thunis, X.

Journal: International Computer Law Adviser vol.3, no.3 p.24-35

Publication Date: Dec. 1988 Country of Publication: USA

CODEN: ICLAER ISSN: 0893-2859

Language: English Document Type: Journal Paper (JP)

Treatment: Bibliography (B); General, Review (G)

Abstract: For pt.I see *ibid.*, vol.3, no.1, p.11 (October 1988). To illustrate the authentication problems raised by **electronic funds transfers**, the authors use a hypothetical **transaction** in which **many parties** were involved in the transfer operation. This type of transaction creates liability problems which are quite complex to settle. The authors present a simplified diagram to bring out the fundamental relationships characterizing any teletransmission of data using either the telex, telephone, or telematics. The teletransmission of data involves at least three parties. (56 Refs)

Subfile: B C

Descriptors: EFTS; electronic data interchange; legislation; security of data

Identifiers: data origin; data content; damages; Europe; data carrier; risks; telecommunication; data processing; France; Belgium; paperless transactions; liability; continental law; authentication; electronic funds transfers; teletransmission; telex; telephone; telematics

Class Codes: B0140 (Administration and management); B6210 (Telecommunication applications); C0230B (Legal aspects)

14/5/4 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02254245 INSPEC Abstract Number: C84027081

Title: Smart cards, digital signatures and negotiable documents

Author(s): Davies, D.W.

Author Affiliation: NPL, Teddington, UK

Conference Title: International Conference on Secure Communication Systems p.1-4

Publisher: IEE, London, UK

Publication Date: 1984 Country of Publication: UK vii+78 pp.

ISBN: 0 85296 288 6

Conference Sponsor: IEE

Conference Date: 22-23 Feb. 1984 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: In addition to cash, there are now **many** ways in which **payments** can be made. Those which are only partly automated and depend on paper documents such as check payments and **credit card transactions**, are expensive to operate and are being subjected to an increasing level of fraud. Consequently, the development of payment systems which are more secure and more fully automated has a high priority. The author discusses possible developments. (0 Refs)

Subfile: C D

Descriptors: EFTS; security of data

Identifiers: electronic funds transfer; smart cards; cryptography; digital signatures; negotiable documents; fraud; secure

Class Codes: C0310D (Installation management); C7120 (Finance); D2050E (Banking)

14/5/5 (Item 4 from file: 2)
DIALOG(R)File 2:INSPEC
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02126340 INSPEC Abstract Number: C83039847, D83000823

Title: Transaction telephones: peltdown or panacea of payment systems?

Author(s): Jones, G.

Journal: Computer Weekly no.872 p.14

Publication Date: 11 Aug. 1983 Country of Publication: UK

CODEN: COMWAA ISSN: 0010-4787

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: Transaction telephones are now being introduced for the first time into retail outlets, banks, and other **transaction** points in the UK where **credit cards** are in common use. These phones are, essentially, sophisticated terminals capable of functioning either as a modern telephone for voice traffic or as a memory-based dialling facility for establishing a link through the PSS network to remote computers. For the moment their primary purpose involves **credit card** transactions. They allow rapid and automatic **credit** authorisation for the **card** tendered to the retailer. The future will see their use as **payment** systems extend into **many** areas and possibly they could evolve payment automation into complete electronic funds transfer systems. (0 Refs)

Subfile: C D

Descriptors: EFTS; interactive terminals; point of sale systems

Identifiers: transaction telephones; payment systems; **credit card transactions**; credit authorisation; electronic funds transfer systems

Class Codes: C5540 (Terminals and graphic displays); C7160 (Manufacturing and industry); D2010 (Business and professional); D4070 (Telephone systems)

14/5/6 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2005 The HW Wilson Co. All rts. reserv.

1597878 H.W. WILSON RECORD NUMBER: BAST94062351

The CDPD network

Gallant, John;

EDN v. 39 (Oct. 13 '94) p. 40-4+

DOCUMENT TYPE: Feature Article ISSN: 0012-7515 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: The Cellular Digital Packet Data (CDPD) network is proving to be an exciting digital enhancement to the existing phone network. The CDPD network was developed by a consortium of 8 cellular carriers. CDPD transmits digital packet data at 19.2 kbps, utilizing idle times between cellular voice calls on the Advanced Mobile Phone Service (AMPS) analog cellular infrastructure. Potential applications for CDPD include **credit - card** verification, real-estate **transactions**, emergency services, taxi and truck dispatches, fleet management, package delivery and tracking, telemetry, bidirectional paging, and electronic mail. With more than 16,000 AMPS cell sites in North America, CDPD can promise ubiquitous coverage to subscribers. **Several third - party** vendors are now offering equipment for the infrastructure and subscriber side. Some of this equipment is described.

DESCRIPTORS: Cellular digital packet data;

14/5/7 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04448282

DEBIT CARDS TO INCREASE

UK - DEBIT CARDS TO INCREASE

Financial Technology International Bulletin (FTIB) 0 July 1991 p4

Debit cards in the UK will represent 8 mil payments/d by the year 2000, with **credit cards** accounting for over 1 mil **transactions** according to the chief executive of APACS (Association for Payment and Clearing Services), Mr Dick Allen. Debit cards will replace credit cards, cash and cheques. The main reason for the predicted growth in the use of debit cards is due to the card being an electronic cheque, and **many** consumers prefer a **payment** method whereby their current bank account is debited. Some 12 mil Switch cards have been issued accounting for 1.5 bil transactions/y giving a turnover of GBP4 bil/y. The cards are accepted by the top 200 UK High Street retailers, at 100k terminals. This figure will reach 150k terminals by end 1991.

PRODUCT: Electronic Point of Sale Systems (3573EP); Data Processing in Retail Sector (3573RS); Electronic Banking Services (6005);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

14/5/8 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03386449

TEXACO INSTALLS BASE 24 SOFTWARE

NORWAY/DENMARK - TEXACO INSTALLS BASE 24 SOFTWARE

Financial Technology International Bulletin (FTIB) 0 March 1990 p10

Texaco has installed software from Base 24 (Watford, UK) at 100 of its sites in Norway and Denmark, **many** of which are unmanned. **Payment** and standard **credit card transactions** are handled by the system which also offers automated fuelling systems. Base 24, jointly owned by Sema Group and Applied Communication (ACI) (Omaha, NE), is also to supply systems for a further 350 stations, with central processing handled by the head office of Texaco Denmark (Copenhagen, Denmark). A fault-tolerant CLX 740 computer from Tandem is used to handle Base 24 at Texaco Denmark, and all connections with the automated Mirelec forecourt systems are controlled by the software. Fortonic and Ljungmans terminals are also used by Texaco.

PRODUCT: Data Processing In Energy Sector (3573EN); Electronic Point of Sale Systems (3573EP);
EVENT: CONTRACTS & ORDERS (61);
COUNTRY: Denmark (4DEN); Norway (5NOR); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); European Free Trade Association Countries (511); Scandinavian Countries (512);

14/5/9 (Item 3 from file: 583)

Sylvia Keys

09-May-05 11:12 AM

DIALOG(R)File 583:Gale Group Globalbase(TM)
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02840159

BIS BANKING SYSTEM STRENGTHENS POSITION

US - BIS BANKING SYSTEM STRENGTHENS POSITION
Banking Technology (BTY) 0 June 1989 p49
ISSN: 0266-0865

BIS Bank Systems has strengthened its position in North America through the signing of a deal with Byad (US), systems house, which will involve distributing its message and payments processing product. BIS says that the system is being marketed under the title BIS Amps. The system is able to interface into Swift, Chips, Telex and Fedwire networks and can also be provided as an integrated component of BIS Midas ABS (advanced banking and security system). The BIS Amps system works on IBM latest technology hardware, which combines IBM AS/400 and networks PS/2s as **one** of the **multi** -currency, **transaction** -based message and payments processing systems.

PRODUCT: Electronic Mail (4811EM); Financial Service Information Prods (7375FN); Computer Services (COSV);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);
?

File 16:Gale Group PROMT(R) 1990-2005/May 06
 (c) 2005 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2005/May 09
 (c)2005 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2005/May 09
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 File 621:Gale Group New Prod.Annou.(R) 1985-2005/May 09
 (c) 2005 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2005/May 09
 (c) 2005 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2005/May 06
 (c) 2005 The Gale Group
 File 15:ABI/Inform(R) 1971-2005/May 09
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 File 20:Dialog Global Reporter 1997-2005/May 09
 (c) 2005 The Dialog Corp.
 File 476:Financial Times Fulltext 1982-2005/May 09
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 File 610:Business Wire 1999-2005/May 09
 (c) 2005 Business Wire.
 File 613:PR Newswire 1999-2005/May 09
 (c) 2005 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2005/May 06
 (c) 2005 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2005/May 07
 (c) 2005 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 625:American Banker Publications 1981-2005/May 09
 (c) 2005 American Banker
 File 626:Bond Buyer Full Text 1981-2005/May 06
 (c) 2005 Bond Buyer
 File 267:Finance & Banking Newsletters.2005/May 09
 (c) 2005 The Dialog Corp.

Set	Items	Description
S1	1076414	(CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STOR- ED()VALUE? OR FINANCIAL) (3N) (CARD? ? OR TOKEN? OR INSTRUMENT?-))
S2	1562709	(VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN(-)EXPRESS OR DISCOVER)
S3	76026	(EFT OR ELECTRONIC()FUND?()TRANSFER?)
S4	108288	(S1 OR S2 OR S3) (5N) TRANSACTION?
S5	167766	(SINGLE OR ONE OR SOLITARY OR SOLE OR LONE) (5N) TRANSACTION?
S6	104194	(MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMER- OUS) (5N) (PAYEE? OR PARTIES OR THIRD() (PARTY OR PARTIES))
S7	64538	(MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMER- OUS) (5N) PAYMENT?
S8	4071	(S6 OR S7) (5N) (DELIVER? OR SEND OR SENDS OR SENDING OR TRA- NSMISS? OR TRANSMIT? OR FORWARD? OR COLLECT?)
S9	3	AU=(FRANCISCO, P? OR FRANCISCO P? OR PETSCHAUER, F? OR PET- SCHAUER F?)
S10	268495	S4 OR S5
S11	57	S10(S)S8
S12	34	RD (unique items)
S13	475	S10(3N) (S6 OR S7)
S14	236	RD (unique items)

2

S15	69	S14 NOT (PERSON? OR APPLICATION?)
S16	53	S15 NOT CURRENC?
S17	0	S9 AND (S1 OR S2 OR S3)

9/3,K/1 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08263908 SUPPLIER NUMBER: 17582262 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The building blocks for Sonet success.(Sonet interoperability)
Ravikumar, Srinivasan; Hersey, Steven H.; **Francisco, Phillip M.**
Telephony, v229, n14, p40(3)
Oct 2, 1995
ISSN: 0040-2656 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1453 LINE COUNT: 00132

... **Francisco, Phillip M.**

9/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01104446 97-53840
The building blocks for SONET success
Ravikumar, Srinivasan; Hersey, Steven H; **Francisco, Phillip M**
Telephony v229n14 PP: 40-48 Oct 2, 1995
ISSN: 0040-2656 JRNL CODE: TPH
WORD COUNT: 1297

... **Francisco, Phillip M**

9/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00473950 89-45737
Flexible Budgeting and Variance Analysis
Francisco, Perry D.
Nursing Management v20n11 PP: 40-43 Nov 1989
ISSN: 0744-6314 JRNL CODE: NSM

Francisco, Perry D.

12/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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10855609 Supplier Number: 110368277 (USE FORMAT 7 FOR FULLTEXT)

The Item Processing Report 20.

Item Processing Report, v14, n24, p0

Nov 20, 2003

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 295

... HYC)

Closing Price (11/18/03): 5.24

News: Hypercom Corporation introduced a benchmark-setting transaction software solution for existing single or multi -application configurations on card payment terminals that delivers opportunities to build profits at the point-of-transaction. Called HyperWare 08A, the feature-rich...

12/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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10837374 Supplier Number: 110081536 (USE FORMAT 7 FOR FULLTEXT)

The Card News 20.

Card News, v18, n22, p0

Nov 12, 2003

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 255

... 65

Company: Hypercom (HYC)

Closing Price (11/10/03): 5.02

News: Hypercom Corporation introduced transaction software solution for existing single or multi -application configurations on card payment terminals that delivers opportunities to build profits at the point-of-transaction. Called HyperWare 08A, the software gives...

12/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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10834128 Supplier Number: 110003824 (USE FORMAT 7 FOR FULLTEXT)

Hypercom Software Helps Build Retail Profits: Hypercom Debuts The Payment Industry's Most Powerful, Feature-Rich, Multi-Function Card Payment Software; Global Electronic Payment Leader's New Software Delivers Unprecedented Opportunities to Build Profits at the Point-of-Transaction.

PR Newswire, pNA

Nov 11, 2003

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 992

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

PHOENIX, Nov. 11 /PRNewswire/ -- Hypercom Corporation today introduced a benchmark-setting **transaction** software solution for existing **single** or **multi** -application configurations on card **payment** terminals that **delivers** unprecedented opportunities to build profits at the point-of-transaction. Called HyperWare(R) 08A, the...

12/3,K/4 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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10416804 Supplier Number: 92123418 (USE FORMAT 7 FOR FULLTEXT)

RDM's Xign Corp. Announces Alliance with MasterCard International To Provide Electronic Payment Service.

Item Processing Report, v13, n19, p0

Sept 26, 2002

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 286

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...and the Automated Clearinghouse (ACH). MasterCard and Xign will provide direct cost savings by eliminating **several**, paper-based steps in the **payment** and reconciliation processes. Buyers can **transmit** purchase orders electronically, receive electronic invoices from suppliers, pay electronically according to established rules, receive...on-line invoicing, immediate access to the status of payments, acceptance of electronic payments, easier **transaction** reconciliation and enhanced **transaction** information. **MasterCard** 's initiative with Xign will complement MasterCard's traditional purchasing card program as an electronic...

12/3,K/5 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06695856 Supplier Number: 56001326 (USE FORMAT 7 FOR FULLTEXT)

IBM markets new e-Wallet for quick checkout; Dorte Toft. (Company Business and Marketing)

Network World, pNA

Sept 20, 1999

Language: English Record Type: Fulltext

Document Type: Tabloid; Trade

Word Count: 590

... Ed Kilroy, general manager for electronic commerce at IBM Software Solutions, in a teleconference.

The **one** -click **transaction** is possible because IBM has employed the Electronic Commerce Modeling Language (ECML) standard. The standard...

...based on a set of uniform field names that streamlines the process by which merchants **collect** data for **payment**, billing and shipping.

Several online merchants have already publicly declared their support for the ECML standard.

Several other wallet...

12/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09906366 SUPPLIER NUMBER: 20052178 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**RealMed, Gemplus, Digital Equipment & MCI Announce Nation's First Instant
Health Claims and Payment Resolution System**
PR Newswire, p1209SFTU024
Dec 9, 1997
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1722 LINE COUNT: 00152

... card option on the smart card or other payment options, such as
cash, check or **debit card**. **Transaction** information is sent through
the network to the Payment Center where the partner bank executes...

12/3,K/7 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09095211 SUPPLIER NUMBER: 18858253 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mellon starts Internet-based corporate service. (Mellon Bank Corp.)
Marjanovic, Steven
American Banker, v161, n218, p14(1)
Nov 13, 1996
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 477 LINE COUNT: 00042

... receives files via the Internet, processes them with its EDI
translation system, and initiates ACH **transactions**, Fed Wire **electronic
funds transfers**, or issues checks.

Mellon has offered customers EDI services using payment formats found
on the...

12/3,K/8 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08738946 SUPPLIER NUMBER: 18391103 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet Credit Card Transactions Now Secure.
Business Wire, p6141186
June 14, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 509 LINE COUNT: 00045

... complex. Others included automated software systems with
participating banks or credit card transaction companies as **third
parties** and involves **many** times more data **transmitted** to and from the
bank-- to and from the retailer --to and from the transaction...

12/3,K/9 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

03503475 SUPPLIER NUMBER: 06237128 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Fax on the cheap. (Hardware Review) (Quadram's JT Fax facsimile board)
(evaluation)**

O'Malley, Christopher

Personal Computing, v12, n3, p240(1)

March, 1988

DOCUMENT TYPE: evaluation ISSN: 0192-5490 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1176 LINE COUNT: 00086

... hours sending, a multiple-call feature for sending faxes to several parties linked into a **single** group, a **transaction** log for recording incoming and outgoing transmissions, and sending in regular (80-column) or compressed...

12/3,K/10 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

02026344 SUPPLIER NUMBER: 19045964 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Automation for your cash drawer. (Cougar Mountain Software's Cougar Mountain Point of Sale for Windows 2.0 accounting software) (Software Review) (Evaluation)

Yakal, Kathy

Computer Shopper, v17, n2, p512(2)

Feb, 1997

DOCUMENT TYPE: Evaluation ISSN: 0886-0556 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1090 LINE COUNT: 00091

... begin entering transactions. For example, you'll need to decide whether to allow more than **one** person to enter **transactions** simultaneously, and to indicate whether to use the billing address as the shipping address. The...

...record. You can't alter the default fields. Point of Sale accommodates recurring charges and **payments**, **multiple** aging periods, and balance-**forward** or open-item invoicing.

A robust inventory module is necessary in an application that focuses ...

12/3,K/11 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2005 The Gale Group. All rts. reserv.

04020769 Supplier Number: 131629819 (USE FORMAT 7 FOR FULLTEXT)

TenderCard Gift, Loyalty Applications and Hypercom Payment Technology Deliver Winning Combination for Merchants, Consumers; TenderCard Certifies Hypercom's Plus Card Payment Terminals.

PR Newswire, pNA

Dec 10, 2003

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 823

... Hypercom's major goals, and the global payment technology leader's benchmark-setting HyperWare(R) **transaction** software for **single** or **multi**-application configurations on card **payment** terminals **delivers** unprecedented opportunities for retailers to build profits at the

point-of-transaction.

Thanks to Hypercom...

12/3,K/12 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01835253 Supplier Number: 43123436 (USE FORMAT 7 FOR FULLTEXT)
EFT TAX PAYMENTS GET BOOST WITH APPROVAL OF 813 FILING STANDARD
Corporate EFT Report, v12, n13, pN/A
July 1, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1000

... ACH) credits and match it to returns;
Originate ACH debits for payments;
Receive and process **credit card** transactions;
Forward ACH credit payments ;
Receive a single **payment** for **multiple** taxes in **multiple**
jurisdictions;
Provide acknowledgements;
Store and maintain trading partner agreements;
Provide education to taxpayers, third parties...

12/3,K/13 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01648886 Supplier Number: 42573830 (USE FORMAT 7 FOR FULLTEXT)
BANKING BILL SLIDES THROUGH WITHOUT WIRE TRANSFER FEE BUT ISSUE IS NOT DEAD
IN CONGRESS
Corporate EFT Report, v11, n24, pN/A
Dec 4, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 912

... There are a number of ways the fee could be avoided, McEntee said,
including: converting **payments** to check; **sending multiple** low-dollar
transfers that are not subject to the fee instead of a single large...

...net settlement arrangements like those used in the CHIPS network to
minimize the number of **transactions** and consequently, the fees.

Why **EFT** ?

Regardless of whether the wire transfer fee is included in this round
of legislation, the...

12/3,K/14 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02618407 353425421
Iberian innovation?
Anonymous
Project Finance PP: 1 Jun 2003
ISSN: 1350-2700 JRNL CODE: PFIN

WORD COUNT: 1079

...TEXT: REE is 28% owned by the Spanish government."REE is like the holy ghost," says **one** source close to the **transaction** . "They're like three in **one** : the system operator, the technical manager for the transmission network, and the largest transmission company in Spain."IBE set up a competitive tender to divest its **transmission** assets, for which **several** interested **parties** bid. It was won, hands down, by all accounts, by CVC, the independent multinational buyout...

12/3,K/15 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02344237 113766922

Multi-state electronic child support payments: A new solution
Bangert, Jim
Afp Exchange v21n6 PP: 52-56 Nov/Dec 2001
ISSN: 1528-4077 JRNL CODE: JCG
WORD COUNT: 1007

...TEXT: element dictionary (DED) segment within the addenda records that must accompany the deposit.

For employers **sending multiple** electronic **payments** to the same SDU, the CTX format is more cost-effective because it allows multiple payments to a single SDU to be contained in a **single** deposit **transaction** . By federal mandate, all SDUs should accept payments in both formats. Unfortunately, as of this...

12/3,K/16 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01431199 00-82186

Records retention: Producing value from compliance
Brooks, Paul K
ABA Bank Compliance v18n5 PP: 42-50+ May/Jun 1997
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 5802

...TEXT: of new technologies to financial services expands the responsibilities of banks for recording relationships and **transactions** with their customers. For example, **stored - value card** systems, electronic cash stored on media such as computer hard disks, or point-of-sale or other off-line services involve a **multiple** -part **payment** and **collection** mechanism that may trigger the application of new recordkeeping requirements. The federal banking agencies are...

12/3,K/17 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01379772 00-30759

Price stability and the efficiency of the retail payments system
Emmons, William R
Federal Reserve Bank of St. Louis Review v78n5 PP: 49-68 Sep/Oct 1996

Sylvia Keys

09-May-05 12:31 PM

ISSN: 0014-9187 JRNL CODE: FSL
WORD COUNT: 12185

...TEXT: benefit from the consumer to the issuing bank. Float benefits averaged about \$0.44 per **credit card transaction** in 1987, considerably more than the estimated \$0.07 of float benefit per check written by consumers or the \$0.05 of float cost per cash **transaction**. **Credit card** payments are, like checks, relatively costly to process because they require a complex supporting infrastructure and **multiple** rounds of processing by the **parties** seeking to **collect** the ultimate payment in bank funds. Humphrey and Berger estimate that the average credit card...

12/3,K/18 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00208248 83-19809
Pricing the Hedge to Cut the Cost
Antl, Boris
Euromoney PP: 230-233 May 1983
ISSN: 0014-2433 JRNL CODE: ERM

...ABSTRACT: forward contracts are compared. These include: 1. arbitrage between foreign exchange and Eurocurrency markets, 2. **single** -payment, multi-period hedging **transaction**, 3. the average **forward** -rate method, 4. **multi** - **payment**, **multi** -period hedge based on current yield curve, 5. pricing based on exchange of borrowings, 6...

12/3,K/19 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

39953142
Survey shows popularity of e-commerce
BUSINESS DAILY UPDATE, p24
January 07, 2005
JOURNAL CODE: FCIN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 868

...about 10 days, the charge is as high as 5 per cent service fee of **credit cards transaction**. Meanwhile China has no tax rules regarding e-commerce trade. And companies also said they...

12/3,K/20 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

30624430 (USE FORMAT 7 OR 9 FOR FULLTEXT)
COMPUTER CONTROLS OVER KEY TREASURY INTERNET PAYMENT SYSTEM
GAO REPORTS
August 11, 2003
JOURNAL CODE: WGEO LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 6739

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... an automated clearing house debit against their bank account or to authorize and settle a **credit card transaction**. In addition to collections, Pay.gov is to provide other electronic financial services over the...

12/3,K/21 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

30396825
Q2 2003 BroadVision Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
July 03, 2003
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4432

... Unlike system to system, which tend to be fundamentally deterministic. These type of processes involve **multiple parties** as opposed to a **collection** of individuals in a single-sided way, and they require a great deal of collaboration...

12/3,K/22 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

20297871 (USE FORMAT 7 OR 9 FOR FULLTEXT)
USA Technologies e-Port(TM) Network Expansion Could Support Half Million Terminals
PR NEWSWIRE
December 13, 2001
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1156

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... may be made available to a wider array of customers and partners who wish to **deliver multiple** forms of cashless **payment**, auditing and media capabilities to their customers -- The network is linked to the Internet, so...

12/3,K/23 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

19489248 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Buy now, pay later
HINDU
October 25, 2001
JOURNAL CODE: FHIN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1060

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... keep a tab on expenses. After all how many people collect payment receipts of their **credit card transactions**? That's not all. Many people are unaware of the implications of finance charges and...

12/3,K/24 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

01326626 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Imperial Technology Solutions Announces Alliance With Epic Systems Corp. to
Provide High-Tech Financial Efficiency to Health Care Industry**
BUSINESS WIRE
April 06, 1998 9:6
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 632

... a 500-room hotel," said Debra K. Hubers, president of ITS.
"Posting, consolidating, reconciling and **collecting payments** from
multiple sites within an enterprise has existed for years in the
hospitality industry. Now, thanks in...

12/3,K/25 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

01082778 20031210LAW004 (USE FORMAT 7 FOR FULLTEXT)
TenderCard Gift, Loyalty Applications and Hypercom Payment
PR Newswire
Wednesday, December 10, 2003 08:00 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 780

TEXT:
...Hypercom's
major goals, and the global payment technology leader's benchmark-setting
HyperWare(R) **transaction** software for **single** or **multi**-application
configurations on card **payment** terminals **delivers** unprecedented
opportunities
for retailers to build profits at the point-of-transaction.
Thanks to Hypercom...

12/3,K/26 (Item 2 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00918471 20030114NYTU051 (USE FORMAT 7 FOR FULLTEXT)
USA Technologies Awarded Key Vending Patent
PR Newswire
Tuesday, January 14, 2003 09:02 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 984

TEXT:
...and more than 30 million
worldwide. The Nilson Report announced only yesterday: "Vending machine
based
(**credit** card) **transactions** are expected to be **one** of the growth areas
for the
payment processing industry in the U.S. Although **credit** and **debit**

cards

generated only five million **transactions** valued at less than \$32.5 million at vending terminals last year, these numbers could...

...million within three years. Currently, (in the vending market) USA Technologies handles 90% of all **credit** and **debit card**

transactions, and 97% of **transaction** dollar volume in the U.S. vending market." Additionally, a CBS Market Watch Report in September last year stated that Coke and Pepsi had plans to incorporate **credit card transaction**

technology into their millions of vending machines.

A large majority of USA Technologies' 18 approved...

...Coca Cola, Kodak, Kraft Foods, Sony Electronics and others. USA also has positioned itself to **deliver** scalable solutions capable of **delivering multiple** forms of **payment** to any size customer, anywhere in the world by forming partnerships with industry giants such...

12/3,K/27 (Item 3 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2005 PR Newswire Association Inc. All rts. reserv.

00664713 20011025NETH037 (USE FORMAT 7 FOR FULLTEXT)

USA Technologies Demonstrates New Mobile Solutions

PR Newswire

Thursday, October 25, 2001 13:24 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 990

TEXT:

...Network.

In addition to current features, which offer the vending operator the ability to accept **multiple** forms of cashless **payment**, **collect** machine data and provide interactive media at point of sale, USALive can now provide operators...

...Internet, and capable of communicating operational data to operators, as well as conducting cashless micro- **transactions** via **credit cards**, **smart cards**, and other forms of mobile e-commerce. It can come fitted with an LCD screen...

12/3,K/28 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1307144

CGTU004

Affinity Announces E-Suites

DATE: July 14, 1998

11:00 EDT

WORD COUNT: 640

...the Web site. The

Sylvia Keys

09-May-05 12:31 PM

Storefront enable shoppers to place orders, query order status, and choose **multiple payment** methods and **delivery** options. The Storefront also allows vendors to gather information about customer interaction with the Web site for future marketing efforts. Credit Card Processing Suite - Delivering real-time **credit card transactions** at the Storefront, the module works with **credit card transaction** processing companies to create a process that is secure and simple. Affiliate Marketing Suite - Allows...

12/3,K/29 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0190712

*** Mellon Starts Internet-Based Corporate Service**

American Banker - November 13, 1996; Pg. 14; Vol. 161, No. 218
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 455

BYLINE:

By STEVEN MARJANOVIC

TEXT:

...s first customer for its new service is Bell Atlantic Corp.

Mellon now issues as **many** as 10,000 **payment** and **payment**-related **transmissions** daily. The bank receives files via the Internet, processes them with its EDI translation system, and initiates ACH **transactions**, Fed Wire **electronic funds transfers**, or issues checks.

Mellon has offered customers EDI services using payment formats found on the...

12/3,K/30 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0089841

*** Visa Gains Hawaiian Foothold in Battle with Fed: Banks in Aloha State Are Free to Choose Network for Processing Transactions**

American Banker - July 6, 1988; Pg. 3; Vol. 153, No. 130
WORD COUNT: 1,068

BYLINE:

By JEFFREY KUTLER

TEXT:

...another skirmish in its competition with the Federal Reserve System to process automated clearing house **transactions**.

Visa announced last week that the Hawaiian Electronic Funds Transfer Association will **transmit many** of its **payments** to the U.S. mainland over

Visa's telecommunications network. Of the 29 regional clearing houses, the Hawaiian group becomes the third to sign with **Visa** for at least some paperless **transactions**.

The Hawaiian association plans to begin clearing direct salary deposits and other electronic payments through...

12/3,K/31 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04591688

Tapping Into Wireless Payments At the POS
EFT Report
July 10, 2002 VOL: 25 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1325 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the Hypercom ICE terminal. The Hypercom terminal recognizes a three-digit code as a Wirca **transaction** and not a **credit card** number.
"You hit enter and it prompts for the dollar amount, just like in a **credit card transaction** and hit enter again," Gerson says. "It now goes out to our network, and it...name at this time, he points out that his firm is currently beta testing the **delivery** of a **payment** transaction for mobile billing with **several** firms. "That option allows for the instant setup of a consumer where the consumer walks...

12/3,K/32 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04591677

Paying By Wireless: New Application Aims to Create New POS Payment Channel
Item Processing Report
July 4, 2002 VOL: 13 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1322 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the Hypercom ICE terminal. The Hypercom terminal recognizes a three-digit code as a Wirca **transaction** and not a **credit card** number.
"You hit enter and it prompts for the dollar amount, just like in a **credit card transaction** and hit enter again," Gerson says. "It now goes out to our network, and it...name at this time, he points out that his firm is currently beta testing the **delivery** of a **payment** transaction for mobile billing with **several** firms. "That option allows for the instant setup of a consumer where the consumer walks...

12/3,K/33 (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04591306

Hypercom and Wirca Bank on Mobile Payments at the POS
Card News
June 27, 2002 VOL: 17 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1341 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the Hypercom ICE terminal. The Hypercom terminal recognizes a three-digit code as a Wirca **transaction** and not a **credit card** number.
"You hit enter and it prompts for the dollar amount, just like in a **credit card transaction** and hit enter again," Gerson says. "It now goes out to our network, and it...name at this time, he points out that his firm is currently beta testing the **delivery** of a **payment** transaction for mobile billing with **several** firms. "That option allows for the instant setup of a consumer where the consumer walks..."

12/3,K/34 (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04575555

CHECK ELECTRONIFICATION INITIATIVES ADVANCE
EFT Report
February 7, 2001 VOL: 24 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1144 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...billion checks written in the U.S. annually will not be fully replaced by electronic **payments** any time soon, **many** industry players are moving **forward** with initiatives that aim to manage paper checks and reduce check fraud.
Agoura Hills, Calif...Hank Farrar, SVPCo president and chief operating officer. "SafeCheck essentially turns the check into a **single** -use **debit** ' **card** ' **transaction** , by verifying the account and the availability of funds, and then debiting the funds. This...
?

16/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

08152197 Supplier Number: 68143294 (USE FORMAT 7 FOR FULLTEXT)
Sabre Announces 2001 Plans for Multihosting; Plans Call for Significant Enhancements to Airline Hosting System.

PR Newswire, p9210
Dec 18, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 663

... PNRs for their trip.
-- Multi-payment capabilities for electronic ticketing -- allows a traveler to use **multiple** forms of **payments** during **one transaction**.
-- Sabre(R) Airport Check-in System International will be enhanced to feature a new automation...

16/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06935349 Supplier Number: 58559425 (USE FORMAT 7 FOR FULLTEXT)
Play With The Big Boys. (fee-based electronic store services) (Company Business and Marketing)

Georgia, Bonnie L.
PC/Computing, p121
Feb, 2000
Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; General Trade
Word Count: 1140

... beyond the basic design templates and shopping-cart features found in free services. Support for **multiple payment** options, secure **credit card transactions**, and automatic sales tax and shipping calculations are the norm. But you can also expect...

16/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06799561 Supplier Number: 57518431 (USE FORMAT 7 FOR FULLTEXT)
Wells Fargo to Build Web Sites; Service caters to small, midsize firms. (Company Business and Marketing)

King, Julia
Computerworld, p6(1)
Sept 27, 1999
Language: English Record Type: Fulltext
Document Type: Tabloid; Trade
Word Count: 469

... Banaugh, senior vice president of e-commerce at Wells Fargo.
When Wells Fargo began processing **credit - card payments** for online **transactions** in 1995, **many** of its small-business customers asked the bank to recommend companies that could build Web...

16/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06651435 Supplier Number: 55811915 (USE FORMAT 7 FOR FULLTEXT)
Online Networks Explore Ins And Outs Of Offline Debit.
Bank Network News, pITEM99264004
August 25, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1063

... of anyone who does anything but outsource their offline debit processing," says Snyder.

Using Experience

Many larger banks and third - party processors that authorize credit card transactions have the infrastructure in place to verify and authorize offline debit transactions. And some regional...

16/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06219548 Supplier Number: 54207667 (USE FORMAT 7 FOR FULLTEXT)
Smart Cards To Rule In Australia's West 03/24/99.
Newsbytes, pNA
March 24, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 124

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...see their ECard "e-purse" system linked to BankWest EFTPOS machines so consumers can make multiple electronic payment transactions at a single terminal. Several hundred of these terminals will be installed in the Perth market alone during 1999, the...

16/3,K/6 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06076015 Supplier Number: 53565602 (USE FORMAT 7 FOR FULLTEXT)
Imperial Technology Solutions Signs Product Licensing Agreement With Martin Howe Associates.
PR Newswire, p3650
Jan 14, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 390

... LAN systems, check verification, check guarantee, check truncation, patient easy pay services and electronic benefits transactions. MHA processes credit card payments for hospitals, multi - and single-physician practices, pharmacies, dentists and more. Visit our Web site at <http://www...>

16/3,K/7 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06064372 Supplier Number: 53512259 (USE FORMAT 7 FOR FULLTEXT)
**OrderTrust Reports Record Increase in Traffic Through Its Network for 1998;
Over 400% Increase in Web-based Orders.**
Business Wire, p1505
Jan 5, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 648

... Analysis of traffic through the network in 1998 indicates that, on average, each order triggers **multiple** transactions involving a number of **parties**. Typical **transactions** include checking **credit card** authorization, routing orders to different suppliers, status updates from suppliers, and updating consumers on orders...

16/3,K/8 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05764970 Supplier Number: 50251967 (USE FORMAT 7 FOR FULLTEXT)
New Back-Office System For Agents
Rice, Kate
Leisure Travel News, n581, p6
August 10, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; Trade
Word Count: 206

It will have several new capabilities, including **multiple** forms of **payment** for a **single transaction**, recurrent journal entries and automatic check writing. These are all functions requested by agents, according...

16/3,K/9 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05755946 Supplier Number: 50240460 (USE FORMAT 7 FOR FULLTEXT)
Offline Processors Get Ready For Visa's Brave New Online World
Debit Card News, pN/A
July 10, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; Trade
Word Count: 1086

... issuers with heavy transaction volumes have direct links to VisaNet, and each processes its own **transactions** internally, according to **Visa**.

While **many third - party** processors use neural networks to track unusual transaction activity, online debit issuers may not need...

16/3,K/10 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05738081 Supplier Number: 50217977 (USE FORMAT 7 FOR FULLTEXT)
Back-Office Leader TravCom To Enhance Its ASTA-Endorsed, Windows-Based System.

Business Wire, p08031293
August 3, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 632

... next-generation TravCom for Windows will have several new capabilities suggested by our customers, including **multiple** forms of **payment** for a **single transaction**, recurrent journal entries and automatic check writing," said Patti Cramer, National Sales Manager of TravCom...

16/3,K/11 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05591470 Supplier Number: 48463808 (USE FORMAT 7 FOR FULLTEXT)
Firms question e-com patents

Saunders, John
Computing Canada, p13
May 4, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 467

... I don't think they're trying to claim ownership on SET (the Secure Electronic **Transaction** protocol used for **many credit card payments** on the Internet)."

Ballman agrees the chances for litigation are low, adding that a cross ...

16/3,K/12 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05378890 Supplier Number: 48179138 (USE FORMAT 7 FOR FULLTEXT)
Digital Certificates

Davis, Beth
InformationWeek, p56
Dec 15, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 94

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...Secure Electronic Transaction protocol. Backed by Visa and MasterCard, the protocol encrypts data, such as **credit - card** numbers, during a

transaction and authenticates the parties involved. As many as 10 vendors are offering services or products. Users can set up certificate authorities that...

16/3,K/13 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03390906 Supplier Number: 44710753 (USE FORMAT 7 FOR FULLTEXT)
Master agreement provides dual advantage--Aaron Pressman
Bond Buyer's Public Finance Watch, v8, n21, pN/A
May 30, 1994
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 301

... master agreement. Introduced in 1985 and updated in 1992, the ISDA master agreement allows two parties to enter numerous swaps and related transactions under the umbrella of one legal contract.

Swap transactions are generally customized to suit the parties involved.

A swap may have an unusual maturity...

16/3,K/14 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02941342 Supplier Number: 43977433 (USE FORMAT 7 FOR FULLTEXT)
Kroger to Offer Own MasterCard in Texas
Supermarket News, p20
July 19, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 591

... Institute convention in Chicago.

Both that chain and Kroger have reduced the costs of accepting credit cards by installing 'switches' to relay transactions directly to the national credit card provider. Many supermarkets go through third-party processors, adding another level of cost on an already expensive practice.

Despite the transaction costs...

16/3,K/15 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02201583 Supplier Number: 42866640 (USE FORMAT 7 FOR FULLTEXT)
BRANCHING OUT: In an attempt to further expand its POS reach, NYCE is planning to market a new CONTRAC microprocessor-based system
CardFAX, pN/A
March 30, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 74

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Marketed as the NYCE Solution, the CONTRAC RTS 2000 EFTPOS System is designed to give **multi** -lane retailers a complete **payment** processing system, handling **debit** and **credit card transactions**, check authorization and custom-designed frequent shopper reward programs. The system is delivered by NYCE...

16/3,K/16 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01085863 Supplier Number: 41212485 (USE FORMAT 7 FOR FULLTEXT)
DREXEL LINK TO FROST WOES EYED
WWD, v0; n0, p16
March 6, 1990
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 271

... to providing some of the financing, Drexel acted as Frost's investment advisor in these **transactions**.

Frost is **one** of **several parties** seeking to have an examiner appointed in the Drexel Chapter 11 case. At issue is...

16/3,K/17 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

14368161 SUPPLIER NUMBER: 81526964 (USE FORMAT 7 OR 9 FOR FULL TEXT)
www.computerworld.com/q?k1600.
Verton, Dan
Computerworld, 16
Sept 10, 2001
ISSN: 0010-4841 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 527 LINE COUNT: 00046

... FBI and the incident could have been the result of security holes at one of **several third - party** companies that process **Visa transactions**. To date, there is no evidence of fraud stemming from the incident, the official said...

16/3,K/18 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10259035 SUPPLIER NUMBER: 20796822 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Open Market patents called into question.
Saunders, John
Computer Dealer News, v14, n19, p39(1)
May 19, 1998
ISSN: 1184-2369 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 584 LINE COUNT: 00048

... I don't think they're trying to claim ownership on SET (the Secure Electronic **Transaction** protocol used for **many credit card payments** on the Internet)."

Ballman agrees the chances for litigation are low.

Even if Open Market...

16/3,K/19 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08738946 SUPPLIER NUMBER: 18391103 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet Credit Card Transactions Now Secure.
Business Wire, p6141186
June 14, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 509 LINE COUNT: 00045

... Some of this software is complex. Others included automated software systems with participating banks or **credit card transaction** companies as **third parties** and involves **many** times more data transmitted to and from the bank-- to and from the retailer --to...

16/3,K/20 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07286500 SUPPLIER NUMBER: 15285547 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Master agreement can reduce risk, save time with multiple swaps.
Pressman, Aaron
Bond Buyer, v308, n29409, p6(2)
May 25, 1994
ISSN: 0732-0469 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 550 LINE COUNT: 00040

... master agreement. Introduced in 1985 and updated in 1992, the ISDA master agreement allows two **parties** to enter **numerous** swaps and related **transactions** under the umbrella of **one** legal contract.

Swap **transactions** are generally customized to suit the parties involved. A swap may have an unusual maturity...

16/3,K/21 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07220347 SUPPLIER NUMBER: 15234578 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fed proposes to cut requirements for banks in bilateral netting pacts.
(Federal Reserve Board; capital requirements)
Cummins, Claudia
American Banker, v159, n52, p2(1)
March 17, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 578 LINE COUNT: 00048

... markets, in order to avert new legislation.

Bilateral netting arrangements enable two firms to reduce **payments** to each other for **many** different derivatives **transactions** to a **single** amount.

Regulators have encouraged derivatives players to use these arrangements because they limit a firms...

16/3,K/22 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06666068 SUPPLIER NUMBER: 14080428 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Kroger to offer own MasterCard in Texas.
Nannery, Matt
Supermarket News, v43, n29, p20(1)
July 19, 1993
ISSN: 0039-5803 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 625 LINE COUNT: 00049

... Institute convention in Chicago.
Both that chain and Kroger have reduced the costs of accepting
credit cards by installing "switches" to relay **transactions** directly
to the national **credit card** provider. **Many** supermarkets go through
third - party processors, adding another level of cost on an already
expensive practice.
Despite the transaction costs...

16/3,K/23 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04532261 SUPPLIER NUMBER: 08258994 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Drexel link to Frost woes eyed. (Frost Bros. Inc., bankrupt clothing store)
Orr, Andrea
WWD, v159, n45, p16(1)
March 6, 1990
ISSN: 0149-5380 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 287 LINE COUNT: 00023

... to providing some of the financing, Drexel acted as Frost's
investment advisor in these **transactions**.
Frost is **one of several parties** seeking to have an examiner
appointed in the Drexel Chapter 11 case. At issue is...

16/3,K/24 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04143431 SUPPLIER NUMBER: 07982862 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Citicorp to acquire merchant credit card business of First Chicago.
PR Newswire, 1219NY045A
Dec 19, 1989
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 644 LINE COUNT: 00054

... centers in Hagerstown, Md., and Sioux Falls, S.D., CAS provides a
wide range of **credit card** -related authorization, **transaction**
processing and **payment** services for **many** of the best known retail
merchants, airlines, restaurants, hotels and car rental companies
throughout the...

16/3,K/25 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

04870620 Supplier Number: 68369180 (USE FORMAT 7 FOR FULLTEXT)
Sabre announces improvement plans for multihosting in 2001.

M2 Presswire, pNA

Dec 22, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 726

... PNRs for their trip.

* Multi-payment capabilities for electronic ticketing - allows a traveler to use **multiple** forms of **payments** during **one transaction**.

* Sabre Airport Check-in System International will be enhanced to feature a new automation process...

16/3,K/26 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

01522120 Supplier Number: 42180417 (USE FORMAT 7 FOR FULLTEXT)

MARKETING STRATEGIES/ADVICE: MAKING IT EASIER FOR SHOPPERS TO PAY

Food Marketing Briefs, v5, n7, pN/A

July, 1991

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 169

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...for supermarkets. IPS is a payment system service that allows supermarkets to offer their customers **multiple** in-lane **payment** options including check, **credit** or **debit card** and Automated Clearing House **transactions**.

16/3,K/27 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2005 The Gale Group. All rts. reserv.

1890984 Supplier Number: 24589660 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Smart Cards To Rule In Australia's West

(ERG Card Systems and Intellect form smart card partnership with BankWest)

Newsbytes News Network, p N/A

March 24, 1999

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 118

TEXT:

...see their ECard "e-purse" system linked to BankWest EFTPOS machines so consumers can make **multiple** electronic **payment transactions** at a **single** terminal. **Several** hundred of these terminals will be installed in the Perth market alone during 1999, the...

16/3,K/28 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2005 The Gale Group. All rts. reserv.

740065 Supplier Number: 23664532 (USE FORMAT 7 OR 9 FOR FULLTEXT)
IndustryNet To Pilot Payment System
(PNC Bank and IndustryNet set up strategic alliance to supply multiple payment and financing options for firms to finalize deals in Industry.Net's Online Marketplace)
Electronic Buyers News, p 74
October 07, 1996
DOCUMENT TYPE: Journal ISSN: 0164-6362 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 371

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...complexity of business-to-business commerce."

The payment system under development will provide companies with **multiple payment** options, including **credit cards** , **purchasing cards** , automated clearing house **transactions** , and electronic data interchange/**electronic funds transfers** .
One component of the pilot project is to develop and interface, based on ANSI X...

16/3,K/29 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02713233 568992991
Is it Time to Consider (or Reconsider) an Employee Stock Ownership Plan?
Kramer, Christopher A
Employee Benefit Plan Review v58n7 PP: 10-11 Jan 2004
ISSN: 0013-6808 JRNL CODE: EBP
WORD COUNT: 1400

...TEXT: process of growing through acquisition, an ESOP can be an effective tool to benefit both **parties** to the transaction. While **many transaction** structures are possible, **one** simple structure would involve a merger of the target with the acquiring company. In this...

16/3,K/30 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02220060 80093115
Hacker forces some banks to cancel Visa debit cards
Verton, Dan
Computerworld v35n37 PP: 16 Sep 10, 2001
ISSN: 0010-4841 JRNL CODE: COW
WORD COUNT: 544

...TEXT: FBI and the incident could have been the result of security holes at one of **several third - party** companies that process **Visa transactions** . To date, there is no evidence of fraud stemming from the incident, the official said...

16/3,K/31 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

Sylvia Keys

09-May-05 12:51 PM

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01143861 97-93255

Expanding beyond core capabilities

Anonymous

Credit Card Management v8n9 PP: S4 Dec 1995

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 461

...TEXT: card processing businesses.

Anticipating Changing Needs

The new VisaNet Settlement Service consolidates settlement processes for **Visa** 's **transaction** processing systems. Today, **many** credit **payment** transactions undergo a two-step message process for authorization, clearing and settlement. On the other...

16/3,K/32 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00208248 83-19809

Pricing the Hedge to Cut the Cost

Antl, Boris

Euromoney PP: 230-233 May 1983

ISSN: 0014-2433 JRNL CODE: ERM

...ABSTRACT: forward contracts are compared. These include: 1. arbitrage between foreign exchange and Eurocurrency markets, 2. **single - payment** , **multi** -period hedging **transaction** , 3. the average forward-rate method, 4. multi-payment, multi-period hedge based on current...

16/3,K/33 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

42186806 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Event Brief of Q1 2005 Fiserv Earnings Conference Call - Part 1

FAIR DISCLOSURE WIRE

April 22, 2005

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4605

... 3. Adding to the Co.'s optimism in the segment's organic growth rate are **several** market trends. 1. In **payment** businesses, rapidly expanding **debit card** , Internet banking, and ATM **transactions** continue to increase demand for the Co.'s financial processing solutions. 2. In addition, FISV...

16/3,K/34 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

42186789 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Q1 2005 Fiserv Earnings Conference Call - Part 1

FAIR DISCLOSURE WIRE

April 22, 2005

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4567

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... April 18.

Adding to our optimism in this segment's growth, organic growth rate, are **several** market trends. First, in our **payment** businesses, rapidly expanding **debit card** internet banking and ATM **transactions** continue to increase demand for our financial processing solutions. In addition, our current pipeline of...

16/3,K/35 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

40616622 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q4 2004 Fiserv Earnings Conference Call - Part 1

FAIR DISCLOSURE WIRE

January 28, 2005

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4418

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... revenue growth strategies.

Adding to our optimism in this segment's organic revenue growth are **several** market trends. First, in our **payments** businesses, rapidly expanding **debit card**, internet banking, and ATM **transactions** and the recent enactment of Check 21 legislation, continue to increase demand for our financial...

16/3,K/36 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

39072143 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Lone Star on course for MHB deal

SECTION TITLE: COMPANIES EUROPE

FINANCIAL TIMES , USA Ed1 20041117U120.081 ed, p20

November 17, 2004

JOURNAL CODE: FFT LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 418

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... two deals with Hypo Real Estate, the mortgage group, including a record {XEU}3.6bn **transaction** last month.

Lone Star is **one** of **several parties** negotiating with Dresdner Bank over the idea of a joint venture with the bank's...

16/3,K/37 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

34482494 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Event Brief of Q4 2003 Biovail Corporation Earnings Conference Call - Part
1

FAIR DISCLOSURE WIRE

March 03, 2004

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4449

...the US; may lead to increased revenue later in the year. 2. Target: minimum of **one** out-licensing **transaction**. 1. **Several** interested **parties**. 2. Impact likely to be later in the year. 3. Without any out-licensing, revenue...

16/3,K/38 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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27817222 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Online newspapers show little interest in innovative payment systems

IRISH MARKETING AND ADVERTISING JOURNAL

February 28, 2003

JOURNAL CODE: WIMA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1173

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... FT.com secures its content through a protected log-in section, it only allows for **credit card transaction**, cutting out the **many** new **payment** solutions on offer across the continent. Although the paper provides a detailed, multi-layer subscription...

16/3,K/39 (Item 7 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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19592442 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Punting for change

LAWYER

October 29, 2001

JOURNAL CODE: FLWR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 884

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... relatively low statutory thresholds. These thresholds were drafted very broadly and appear to catch global **transactions** even where **one** of the **parties** does minimum business in Ireland.

Many commentators thought that the thresholds were too wide and too high. Nevertheless, many companies notify...

16/3,K/40 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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14358761 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SABRE: Sabre announces improvement plans for multihosting in 2001

M2 PRESSWIRE

December 22, 2000

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 678

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... PNRs for their trip.
* Multi-payment capabilities for electronic ticketing - allows a traveler to use **multiple** forms of **payments** during **one** **transaction**.
* Sabre Airport Check-in System International will be enhanced to feature a new automation process...

16/3,K/41 (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

14092635 (USE FORMAT 7 OR 9 FOR FULLTEXT)
'Lack of online payment systems hobbling e-biz'
Malcolm Rosario
BUSINESS TIMES (MALAYSIA)
December 06, 2000
JOURNAL CODE: FBTM LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 571

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... will have to be through MEPS. And companies which plan to do business-to-business **transactions** are required to register with **one** of the **many** local **payment** solutions operators - the active ones being KUB, GHL Technologies, IBM Malaysia, and IOI Multimedia.
This...

16/3,K/42 (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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12707940 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Comerica Enhances Internet Banking Service
PR NEWSWIRE
September 06, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 610

...comerica.com .
Improved features of Comerica's Web Banking service include the ability to submit **payment** for **multiple** **payees** in a **single** **transaction**, access updates on the previous day's account activity and balances as early as 7...

16/3,K/43 (Item 11 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

12429705 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Virtually paying
N V Sanjeev
ECONOMIC TIMES
August 17, 2000

JOURNAL CODE: WETI LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 487

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and implemented in the past few years.

These systems incorporate the conventional forms of monetary **transactions** : cash, cheque and **credit card** . Currently, **many** different Internet **payment** systems compete with one another.

Medium and large purchases: These include items that customers normally...

16/3,K/44 (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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11998804 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SMEs: Address need for online payments system first

Malcolm Rozario

BUSINESS TIMES (MALAYSIA)

July 19, 2000

JOURNAL CODE: FBTM LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 663

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... will have to be through MEPS.

SMEs, which plan to do business-to-business (B2B) **transactions** are required to register with **one** of the **many** local **payment** solutions providers - the active ones being KUB, GHL Technologies Sdn Bhd, IBM Malaysia Sdn Bhd...

16/3,K/45 (Item 13 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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11914234 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The check is in the (e)mail in new Internet payment system

ROB LEVER

AGENCE FRANCE PRESSE

July 12, 2000

JOURNAL CODE: WAFP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 686

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... said.

"It was invented in November 1999 and now it looks like it has about **one** million to two million **transactions** per month."

Several other Web-based **payment** systems have been started in the wake of PayPal, but Jupiter Communications senior analyst James...

16/3,K/46 (Item 14 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

11073309

PLEXUS TIES-UP WITH VERISIGN FOR GATEWAY SOLUTIONS (Plexus will use
VeriSign's solutions to establish financial gateways for its clients)
INDIA BUSINESS INSIGHT
April 22, 2000
JOURNAL CODE: WIBI LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 107

... solutions offer seamless connectivity, are fast and highly
scalable, reliable and enable management of online **transactions** including
multiple payments using credit, **debit**, purchase and other **cards**.

VeriSign's solutions will enable Plexus to provide customisable
payment solutions to its B2B and...

16/3,K/47 (Item 15 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

10698827 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Photographing Lettuces
AFRICA NEWS SERVICE
April 20, 2000
JOURNAL CODE: FANS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 320

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... future, Toren promises, customers will be able to have a single
shopping basket catering for **multiple** shopping experiences, and a **single**
payment transaction covering **multiple** purchases made at different
shops within the DigitalMall.com domain.

The revamped DigitalMall.com should...

16/3,K/48 (Item 16 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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08731539 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Security pledge for Net shopping
Clare Cheung
HONG KONG STANDARD
December 16, 1999
JOURNAL CODE: WHKS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 264

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... secured.
Shops and customers are informed after the transaction is completed.
The electronic wallet supports **multiple credit cards**, **payment**
instruments, digital certificates and **transaction** registers.

16/3,K/49 (Item 17 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.
04732771 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Aust's ERG and BankWest in smart-card EFTPOS deal

AAP NEWS

March 23, 1999

JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 142

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Consumers will be able to make **multiple** electronic **payment transactions** at a **single** terminal, and purchase goods and services and load value onto a smart card using one...

16/3,K/50 (Item 18 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

02760887 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NORWAY: CRYPTOGRAPHY MARKET

U.S. and Foreign Commercial Service (US&FCS)

INDUSTRY SECTOR ANALYSIS

July 04, 1998

JOURNAL CODE: FISA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1572

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... s form of electronic commerce in Norway is almost entirely based on regular and risky **credit card payment transactions**. Several banks are currently collaborating with major credit card operators, and software companies to find a...

16/3,K/51 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0011629272 A20041117589-233-FT

COMPANIES EUROPE: Lone Star on course for MHB deal GERMAN BANKING:

SVEN CLAUSEN, PATRICK JENKINS, ANGELA MAIER and FIDELIUS SCHMID

Financial Times, USA Ed1 ED, P 20

Wednesday, November 17, 2004

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: COMPANIES EUROPE

Word Count: 417

...two deals with Hypo Real Estate, the mortgage group, including a record Euros 3.6bn **transaction** last month.

Lone Star is **one** of **several parties** negotiating with Dresdner Bank over the idea of a joint venture with the bank's...

16/3,K/52 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0144294

*** Fed Proposes to Cut Requirements For Banks in Bilateral Netting Pacts**

American Banker - March 17, 1994; Pg. 2; Vol. 159, No. 52

WORD COUNT: 550

Sylvia Keys

09-May-05 12:51 PM

BYLINE:
By CLAUDIA CUMMINS

TEXT:
...markets, in order
to avert new legislation.

Bilateral netting arrangements enable two firms to reduce **payments** to each other for **many** different derivatives **transactions** to a **single** amount.

Regulators have encouraged derivatives players to use these arrangements because they limit a firms...

16/3,K/53 (Item 1 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2005 Bond Buyer. All rts. reserv.

0152831

Quick Study: Master Agreement Can Reduce Risk, Save Time With Multiple Swaps

The Bond Buyer - May 25, 1994; Pg. 6; Vol. 308, No. 29409
Word Count: 523

BYLINE:
Aaron Pressman

TEXT:
...master agreement. Introduced in 1985 and updated in 1992, the ISDA master agreement allows two **parties** to enter **numerous** swaps and related **transactions** under the umbrella of **one** legal contract.

Swap **transactions** are generally customized to suit the parties involved. A swap may have an unusual maturity...
?

File 344:Chinese Patents Abs Aug 1985-2004/May
(c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2005/Jan(Updated 050506)
(c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200529
(c) 2005 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/May W01
(c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050505,UT=20050428
(c) 2005 WIPO/Univentio
File 331:Derwent WPI First View UD=200528
(c) 2005 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	40565	(CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (3N) (CARD? ? OR TOKEN? OR INSTRUMENT? -))
S2	23633	(VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN(-)EXPRESS OR DISCOVER)
S3	2744	(EFT OR ELECTRONIC()FUND?()TRANSFER?)
S4	6062	(S1 OR S2 OR S3) (5N) TRANSACTION?
S5	11938	(SINGLE OR ONE OR SOLITARY OR SOLE OR LONE) (5N) TRANSACTION?
S6	7009	(MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMEROUS) (5N) (PAYEE? OR PARTIES OR THIRD() (PARTY OR PARTIES))
S7	2240	(MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMEROUS) (5N) PAYMENT?
S8	460	(S6 OR S7) (5N) (DELIVER? OR SEND OR SENDS OR SENDING OR TRANSMISS? OR TRANSMIT? OR FORWARD? OR COLLECT?)
S9	0	AU=FRANCISCO, P? OR FRANCISCO P? OR PETSCHAUER, F? OR PETSCHAUER F?
S10	15795	S4 OR S5
S11	8	S10(5N)S8
S12	109	S10(5N) (S6 OR S7)
S13	9	S12 AND G06F
S14	9	S13 NOT S11
S15	90	AU=(FRANCISCO, P? OR FRANCISCO P? OR PETSCHAUER, F? OR PETSCHAUER F?)
S16	4	S15 AND (S1 OR S2 OR S3)

11/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

013576263 **Image available**
WPI Acc No: 2001-060470/200107
XRPX Acc No: N01-045268

**Billing package operating method for use in transactions, involves
accessing of web pages by registered user for browsing and product
selections and billing for time spent in browsing web pages or pages
downloaded**

Patent Assignee: ROSE E M (ROSE-I)
Inventor: ROSE E M
Number of Countries: 085 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200055779	A1	20000921	WO 99US5777	A	19990317	200107 B
AU 9930080	A	20001004	AU 9930080	A	19990317	200107
			WO 99US5777	A	19990317	

Priority Applications (No Type Date): WO 99US5777 A 19990317

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200055779	A1	E	20 G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9930080 A G06F-017/60 Based on patent WO 200055779

Abstract (Basic):

... terms or words to search for desired products, services and data
from a desired web. **Payment** processing involves converting **multi**
currency **transactions**, **collecting** multiple products as **one** debit
from the user, handling credits, wires, fax calls and other services
and products for...

11/3,K/2 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01878336

Payment release system

Zahlungsbewilligungssystem

System d'autorisation paiement

PATENT ASSIGNEE:

PITNEY BOWES INC., (244964), One Elmcroft Road, Stamford, CT 06926-0700,
(US), (Applicant designated States: all)

INVENTOR:

Monsen, Erik, D., N., 9 Wheatfield Circle, Shelton CT 06484, (US)

Ketan, Anuja, S., 12 Belinsky Circle, Oxford CT 06478, (US)

Heiden, Richard, W., 4 Deborah Drive, Huntington CT 06484, (US)

Sansone, Ronald, P., 4 Trails End Road, Weston CT 06883, (US)

LEGAL REPRESENTATIVE:

HOFFMANN - EITLE (101511), Patent- und Rechtsanwälte Arabellastrasse 4,
81925 München, (DE)

PATENT (CC, No, Kind, Date): EP 1521217 A1 050406 (Basic)

Sylvia Keys

09-May-05 10:39 AM

APPLICATION (CC, No, Date): EP 2004021045 040903;
PRIORITY (CC, No, Date): US 656354 030905
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK
INTERNATIONAL PATENT CLASS: G07B-017/00; G06F-017/60
ABSTRACT WORD COUNT: 133
NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200514	678
SPEC A	(English)	200514	5049
Total word count - document A			5727
Total word count - document B			0
Total word count - documents A + B			5727

...SPECIFICATION item. The method includes registering each one of a plurality of receiving parties with a **transaction** module and registering each **one** of a **plurality** of **sending parties** with the transaction module. An identifier is generated and associated with a particular sending party...

...CLAIMS of an item comprising:
registering each one of a plurality of receiving parties with a **transaction** module;
registering each **one** of a **plurality** of **sending parties** with the transaction module;
generating an identifier;
associating the identifier with a particular sending party...

...item comprising:
means for registering each one of a plurality of receiving parties with a **transaction** database;
means for registering each **one** of a **plurality** of **sending parties** with the transaction database;
means for generating an identifier;
means for associating the identifier with...

11/3,K/3 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01796015

Mobile electronic commerce system
Mobiles elektronisches Handelssystem
Systeme de commerce electronique mobile

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma, Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

Takayama, Hisashi, 5-6-12-104 Matsubara, Setagaya-ku Tokyo 156-0043, (JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721), Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)

APPLICATION (CC, No, Date): EP 2004015278 980813;

Sylvia Keys

09-May-05 10:39 AM

PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
RELATED PARENT NUMBER(S) - PN (AN):
EP 950968 (EP 98937807)
INTERNATIONAL PATENT CLASS: G06F-017/60; H04Q-007/32; G07F-007/08
ABSTRACT WORD COUNT: 150
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200442	17631
SPEC A	(English)	200442	160348
Total word count - document A			177979
Total word count - document B			0
Total word count - documents A + B			177979

...SPECIFICATION described while referring to Figs. 1 to 137.

In an electronic commerce system according to **one** embodiment of the present invention, a user (individual consumer) purchases, as electronic information, various types of tickets, **payment** cards or telephone cards through a network. Thereafter, wireless communication is employed for the examination...

11/3,K/4 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2005 European Patent Office. All rts. reserv.

01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED DIVISIONAL NUMBER(S) - PN (AN):
(EP 2004015278)

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585

Sylvia Keys

09-May-05 10:39 AM

Total word count - document B 0
Total word count - documents A + B 177585

...SPECIFICATION described while referring to Figs. 1 to 137.

In an electronic commerce system according to **one** embodiment of the present invention, a user (individual consumer) purchases, as electronic information, various types...

11/3,K/5 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01060394 **Image available**

SIGNATURE SCHEMES USING BILINEAR MAPPINGS
SYSTEMES D'ARRANGEMENT DE SIGNATURES AU MOYEN DE CORRESPONDANCES
BILINEAIRES

Patent Applicant/Assignee:

DOCOMO COMMUNICATIONS LABORATORIES USA INC, 181 Metro Drive, Suite 300,
San Jose, CA 95110, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

GENTRY Craig B, 708 Muir Drive, Mountain View, CA 94041, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HORIE Tadashi (agent), Brinks Hofer Gilson & Lione, P.O. Box 10087,
Chicago, IL 60610, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200390429 A1 20031030 (WO 0390429)

Application: WO 2003US11821 20030415 (PCT/WO US0311821)

Priority Application: US 2002372668 20020415

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13527

Fulltext Availability:

Detailed Description

Detailed Description

... combined multisignature of n signers is shorter than n separate
signatures.

This is convenient for **transactions** that require **one** of the **parties**
to acquire pre-approval from **multiple** sources and **forward** this
multiple pre-approval prior to the transaction. As described above, until
now, there has...

11/3,K/6 (Item 2 from file: 349)

Sylvia Keys

09-May-05 10:39 AM

DIALOG(R)File 349:PCT FULLTEXT
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00905162 **Image available**

SYSTEM AND METHOD FOR POS FINANCIAL TRANSACTIONS BASED ON SECURE
COMMUNICATIONS OVER A PUBLIC NETWORK
SYSTEME ET PROCEDE POUR MENER A BIEN UNE TRANSACTION FINANCIERE SUR UN
POINT DE VENTE AVEC UTILISATION DE COMMUNICATIONS ELECTRONIQUES
SECURISEES VIA UN RESEAU PUBLIC ACTIF A PLEIN TEMPS

Patent Applicant/Assignee:

PAYMATE NET CORPORATION, 9420 Research Boulevard, Echelon III, Suite 160,
Austin, TX 78759, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

THOMPSON R William, 9305 Scenic Bluff Drive, Austin, TX 78733, US, US
(Residence), US (Nationality), (Designated only for: US)

SPENCE J Stanford, 7209 Valburn Drive, Austin, TX 78731, US, US
(Residence), US (Nationality), (Designated only for: US)

JONES Allan L, 209 North Stone, Round Rock, TX 78664, US, US (Residence),
US (Nationality), (Designated only for: US)

MELLO Matthew M, P.O. Box 200369, Austin, TX 78720, US, US (Residence),
US (Nationality), (Designated only for: US)

HEILVEIL Andrew L, 13271 Kerrville Folkway, Austin, TX 78729, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SKALE Andrew D (et al) (agent), Brobeck, Phleger & Harrison, 12390 El
Camino Real, San Diego, CA 92130, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200239226 A2-A3 20020516 (WO 0239226)

Application: WO 2001US47155 20011108 (PCT/WO US0147155)

Priority Application: US 2000710283 20001110

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7052

Fulltext Availability:

Detailed Description

Detailed Description

... for the multiple-POS businesses to instead use a single telephone line
to handle the **multiple** -POS transactions. For example, various **parties**
have developed systems for **transmitting multiple** -POS transactions
over a **single** telephone line, such as that described by U.S. Pat. No.
5,500,890 to...

11/3,K/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761431

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)
Application: WO 2000US14420 20000525 (PCT/WO US0014420)
Priority Application: US 99321492 19990527

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE
EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

Fulltext Availability:

Detailed Description

Detailed Description

... Managemen

Implementation Considerations

a) Multi-site Development

In the case of systems being developed by **multiple parties** or across
multiple locations, it is vital that a process of regular communication
is implemented. This communication should...

11/3,K/8 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00742408 **Image available**

BILLING PACKAGE FOR WEB PAGE UTILIZATION

ENSEMBLE DE FACTURATION POUR L'UTILISATION DE PAGES WEB

Patent Applicant/Inventor:

ROSE Edward M, Hampton House Apartments, Apartment 212, 10017 Lake
Avenue, Cleveland, OH 44102, US, US (Residence), GB (Nationality)

Legal Representative:

LITMAN Richard C, Litman Law Offices, Ltd., Crystal City Station, P.O.

Box 15035, Arlington, VA 22215-0035, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200055779 A1 20000921 (WO 0055779)
Application: WO 99US5777 19990317 (PCT/WO US9905777)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3923

Fulltext Availability:
Claims

Claim

... ceasing billing once the user indicates they have
completed, and recording a billing stamp;
processing **payment** including converting **multi**
currency **transactions** , **collecting** multiple products
as **one** debit from the user, handling credits, wires,
fax calls, and other services and products for...
?

14/3,K/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07564892 **Image available**
SYSTEM AND METHOD FOR TRANSACTION SUPPORT FOR SUPPORTING SUITABLE CONTRACT
MAKING ON TRANSACTION MARKET

PUB. NO.: 2003-058733 [JP 2003058733 A]
PUBLISHED: February 28, 2003 (20030228)
INVENTOR(s): TOYAMA SETSUO
ISHIDA MASAMI
APPLICANT(s): NIPPON YUNISHISU KK
APPL. NO.: 2001-248205 [JP 2001248205]
FILED: August 17, 2001 (20010817)

ABSTRACT

... SOLVED: To make exactly and speedily processable a contract for a transaction on respectively different **transaction** conditions for every **one** of a **plurality** of **parties** concerned of transaction without interposing a mediator.

SOLUTION: This transaction support system is provided with...

14/3,K/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07214708 **Image available**
CENTER DEVICE IN PAYMENT SYSTEM USING PAYMENT CARD, PAYMENT METHOD,
COMPUTER SYSTEM, PAYMENT CARD, AND PROCESSING METHOD

PUB. NO.: 2002-083145 [JP 2002083145 A]
PUBLISHED: March 22, 2002 (20020322)
INVENTOR(s): ISHIBASHI AKIRA
SAKASHITA MASAHIRO
NAKAGAWA MASAYUKI
YODA TAKAO
TAKEDA MASASHI
APPLICANT(s): HITACHI LTD
HITACHI CAPITAL CORP
APPL. NO.: 2001-196406 [JP 2001196406]
FILED: June 28, 2001 (20010628)
PRIORITY: 2000-196813 [JP 2000196813], JP (Japan), June 29, 2000
(20000629)

ABSTRACT

... payment card is used in an affiliated shop, a transaction terminal 14 identifies that the **payment** card has a **plurality** of **credit card** functions and carries out a **transaction** with the customer by connecting to the center device 15 in a transaction by the...

14/3,K/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07156235 **Image available**
ELECTRONIC TRANSACTION MANAGEMENT SYSTEM

PUB. NO.: 2002-024618 [JP 2002024618 A]
PUBLISHED: January 25, 2002 (20020125)
INVENTOR(s): BRIAN JAMES MALFORD
APPLICANT(s): ESCROW.COM INC
APPL. NO.: 2001-144183 [JP 2001144183]
FILED: May 15, 2001 (20010515)
PRIORITY: 00 591797 [US 2000591797], US (United States of America),
June 12, 2000 (20000612)

ABSTRACT

... to provide a transaction management system capable of managing a multifactorial trade including multiple purchasers, **multiple** sellers, **multiple** assets, and **multiple** payments , although only a **transaction** comprising a **single** seller, a **single** purchases, a single asset, and a single payment can be managed in a present commerce...

14/3,K/4 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

05285964 **Image available**
POS SYSTEM

PUB. NO.: 08-241464 [JP 8241464 A]
PUBLISHED: September 17, 1996 (19960917)
INVENTOR(s): TADOKORO TOSHIHIRO
SAITO TAKESHI
KURIHARA TAKAYUKI
SAKAMOTO MASAO
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
HITACHI COMPUT ENG CORP LTD [472484] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 07-043835 [JP 9543835]
FILED: March 03, 1995 (19950303)

ABSTRACT

...time of the completion of input of payments in the case of the existence of **plural** **payment** methods in **one** **transaction** .

14/3,K/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

05003649 **Image available**
AUTOMATIC TELLER MACHINE

PUB. NO.: 07-296249 [JP 7296249 A]
PUBLISHED: November 10, 1995 (19951110)
INVENTOR(s): ISHIGURO SHOSUKE
ONISHI TAKESHI
ABE HIROYUKI
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 06-083058 [JP 9483058]
FILED: April 21, 1994 (19940421)

ABSTRACT

... revised content. Thus, the control section 9 realizes the transfer from one account into other **plural** accounts, and **payment** from **plural** accounts to other **one** account in **one transaction** simultaneously altogether and executes transfer, deposit and **payment** among **plural** accounts simultaneously in **one transaction** altogether.

14/3,K/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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03250970

AUTOMATIC TRANSACTION DEVICE

PUB. NO.: 02-226470 [JP 2226470 A]

PUBLISHED: September 10, 1990 (19900910)

INVENTOR(s): SUGIMURA TAKASHI

APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 01-047223 [JP 8947223]

FILED: February 28, 1989 (19890228)

JOURNAL: Section: P, Section No. 1135, Vol. 14, No. 534, Pg. 82, November 26, 1990 (19901126)

ABSTRACT

...CONSTITUTION: By the operation of a user, whether he desires a **single payment transaction** or the **plural** ones can be selectively designated, and when the plural transactions are designated, the change is...

... inserting the recording medium into the accepting means, selection designation whether the user desires a **single payment transaction** or the **plural** ones can be omitted, the operating procedure can be simplified, and the transaction time can...

14/3,K/7 (Item 7 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2005 JPO & JAPIO. All rts. reserv.

02886176 **Image available**

AUTOMATIC TELLER MACHINE

PUB. NO.: 01-183776 [JP 1183776 A]

PUBLISHED: July 21, 1989 (19890721)

INVENTOR(s): MORITO AKIRA

NIWA HIROKAZU

MURAKAMI HITOSHI

IKEDA KOJI

APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan)

NIPPON CONLUX CO LTD [457317] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 63-007957 [JP 887957]

FILED: January 18, 1988 (19880118)

JOURNAL: Section: P, Section No. 948, Vol. 13, No. 467, Pg. 93, October 23, 1989 (19891023)

ABSTRACT

... a corresponding signal to a main controller. According to the operation of the user, only **one payment transaction** or the **plural** successive

payment transactions can be selected and designated and when the plural payment transactions are designated, they...

14/3,K/8 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00732012 **Image available**

SYSTEMS AND METHODS OF PAYING FOR COMMERCIAL TRANSACTIONS
SYSTEMES ET PROCEDES DE PAIEMENT DE TRANSACTIONS COMMERCIALES

Patent Applicant/Assignee:

724 SOLUTIONS INC, Suite 702, 4101 Yonge Street, Toronto, Ontario M2P 1N6
, CA, CA (Residence), CA (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

MCLELLAN Kerry, R.R.#1, Westfield, New Brunswick E0G 3J0, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
ERICKSON Christopher, 281 Bessborough Drive, Toronto, Ontario M4G 3K7, CA
, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

PILLAY Kevin, Orange & Chari, 4900-55 King Street West, P.O.Box 190,
Toronto Dominion Bank Tower, Toronto-Dominion Centre, Toronto, Ontario
M5K 1H6, CA

Patent and Priority Information (Country, Number, Date):

Patent: WO 200045349 A1 20000803 (WO 0045349)
Application: WO 2000CA56 20000127 (PCT/WO CA0000056)
Priority Application: US 99238331 19990127

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5254

Fulltext Availability:

Claims

Claim

... coupled to said financial persona server and configured to receive
transaction information about said conunercial **transaction**, to request
one of said **plurality** of **payment** options from said financial persona
server, to receive said one of said payment options and...B. FIELDS
SEARCHED

Minimum documentation searched (classification system followed by
classification symbols)

IPC 7 G07F G06F

Documentation searched other than minimum documentation to the extent
that such documents are included in...

14/3,K/9 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

Sylvia Keys

09-May-05 10:43 AM

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00730975 **Image available**

**A METHOD AND APPARATUS OF PROVIDING SECURE TRANSACTIONS ON A NETWORK
PROCEDE ET DISPOSITIF ASSURANT DES TRANSACTIONS SURES SUR UN RESEAU**

Patent Applicant/Assignee:

SONY ELECTRONICS INC, A Delaware Corporation, 1 Sony Drive, Park Ridge,
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Inventor(s):

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HEADLEY Kent Lawrence, 1573 Camino Monde, San Jose, CA 95125, US

ROSIN Robert Bradley, 2 Soldiers Field Park, #502, Boston, MA 02163, US

Legal Representative:

TACHNER Adam H, Crosby, Heafey, Roach & May, Suite 1900, 4 Embarcadero
Center, San Francisco, CA 94111-4106, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200043962 A1 20000727 (WO 0043962)

Application: WO 2000US1379 20000119 (PCT/WO US0001379)

Priority Application: US 99233765 19990120

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6352

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... same as the ubiquitous bank card with its magnetic stripe that is used
as the **payment instrument** for **numerous financial transactions** .
For purposes of this patent, the term "smart card" will be used
synonymously with "ICC..."

Claim

... FIELDS SEARCHED

Minimum documentation searched (classification system followed by
classification symbols)

IPC 7 G07F H04M **G06F** H04L H04N

Documentation searched other than minimum documentation to the extent
that such documents are...

?

16/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

013500417 **Image available**
WPI Acc No: 2000-672358/200065
XRPX Acc No: N00-498482

Point of sale tax reporting and automatic collection system with tax register

Patent Assignee: FRANCISCO P A (FRAN-I); PETSCHAUER F J (PETS-I)
Inventor: FRANCISCO P A ; PETSCHAUER F J
Number of Countries: 019 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200030001	A1	20000525	WO 99US2666	A	19990208	200065 B
EP 1131751	A1	20010912	EP 99904605	A	19990208	200155
			WO 99US2666	A	19990208	

Priority Applications (No Type Date): US 98195105 A 19981118

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200030001 A1 E 40 G06F-017/60

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE

EP 1131751 A1 E G06F-017/60 Based on patent WO 200030001

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Inventor: FRANCISCO P A ...

... PETSCHAUER F J

Abstract (Basic):

... The transaction data and use tax data are forwarded to either the state agency and **credit card** processing company for processing. The computer and memory at the state agency receive and store the forwarded use tax data from either of the **credit card** processing company and merchant at the retailer location. The communication link permits the tax register...

...in e.g. restaurants where tips are customary. Applicable to all purchases from consumers using **credit** or **debit card**, and anything bought at a local store, over the phone, and through mail or e-commerce using **credit** or **debit card** for payment. Tax is charged to buyer at the point of sale and routed directly...

16/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01174165 **Image available**

SYSTEM AND METHOD FOR MOBILE UNIT SESSION MANAGEMENT ACROSS A WIRELESS COMMUNICATION NETWORK

SYSTEME ET PROCEDE POUR LA GESTION DE SESSION D'UNITE MOBILE SUR RESEAU DE COMMUNICATION SANS FIL

Patent Applicant/Assignee:

CHANTRY NETWORKS INC, 1900 Minnesota Court, Suite 125, Mississauga,
Ontario L5N 3C9, CA, CA (Residence), CA (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

MYERS Robert L, 3149 Spring Creek Crescent, Mississauga, Ontario L5N 4S2,
CA, CA (Residence), CA (Nationality), (Designated only for: US)

FRANCISCO Paulo Neves, 455 Apache Court, Unit 26, Mississauga, Ontario
L4Z 3W8, CA, CA (Residence), CA (Nationality), (Designated only for:
US)

MONTEMURRO Michael P, 35 Lessard Avenue, Toronto, Ontario M6S 1X6, CA, CA
(Residence), CA (Nationality), (Designated only for: US)

HALLIOP Ania, 503 Durie Street, Toronto, Ontario M6S 3G8, CA, CA
(Residence), CA (Nationality), (Designated only for: US)

CHVETS Ivan, 675 Martin Grove Road, Apt. 604, Toronto, Ontario M9R 3T5,
CA, CA (Residence), RU (Nationality), (Designated only for: US)

Legal Representative:

BERESKIN & PARR (agent), 40 King Street West, 40th Floor, Toronto,
Ontario M5H 3Y2, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200498143 A1 20041111 (WO 0498143)

Application: WO 2004CA652 20040428 (PCT/WO CA04000652)

Priority Application: US 2003465798 20030428

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19053

Patent Applicant/Inventor:

... Designated only for: US)

FRANCISCO Paulo Neves ...

Fulltext Availability:

Detailed Description

Detailed Description

... unit 18 during connection of the mobile unit 30, access controller 16
is able to **discover** VNS factors for the mobile unit communication
session and to 0 establish a communication session...

...address) radio unit 18 then uses ruDiscov 77 along with
Service Discovery Protocol (SLP) to **discover** an appropriate area
service
access controller 16. It should be understood that the SLP is...

...configured for dynamic discovery,
Service Location Protocol (SLP) is used by radio unit 18 to **discover**
the
location of access controller 16. However, if wireless network 10 is
configured
for static...radio unit 18 to access controller 16.

Access controller 16 then uses this data to **discover** a number of
certain so-called VNS factors" associated with the mobile unit session,
These...

...VN 200. The Service Location Protocol (SLP) is used to allow VN agents 204 to **discover** the VN manager 202. VN manager 202 and VN agents 204 use DHCP option 78...

16/3,K/3 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00566628 **Image available**
POINT OF SALE TAX REPORTING AND AUTOMATIC COLLECTION SYSTEM WITH TAX REGISTER

SYSTEME DE DECLARATION ET DE RECOUVREMENT AUTOMATIQUE DES TAXES POUR POINT DE VENTE, COMPORTANT UN REGISTRE DES TAXES

Patent Applicant/Assignee:

FRANCISCO Paul A,
PETSCHAUER Frederick J,

Inventor(s):

FRANCISCO Paul A ,
PETSCHAUER Frederick J

Patent and Priority Information (Country, Number, Date):

Patent: WO 200030001 A1 20000525 (WO 0030001)
Application: WO 99US2666 19990208 (PCT/WO US9902666)
Priority Application: US 98195105 19981118

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 6975

Inventor(s):

FRANCISCO Paul A ...

... PETSCHAUER Frederick J

Fulltext Availability:

Detailed Description
Claims

English Abstract

...any retail location (213). During the time of the transaction when payment is made by **credit card**, **debit card**, or any other form of electronic payment, the tax due to the Government is added as an additional, separate amount to the consumer's **credit card** or other form of electronic payment (209), and based on instructions from the tax register...

Detailed Description

... information.

In certain embodiments, the invention relates to all purchases from consumers that use a **credit** or **debit card** or any form of electronic payment. Anything that is bought whether at the local store, over the phone or through the mail or e-commerce, and a **credit** or **debit card** is used to make payment, the tax may be charged to the buyer at the...

...sale and routed directly or

indirectly to the appropriate state bank (e.g. handling the **credit card** account or the like) or other monetary or

tax authority.

This invention will now be...around an upgradeable 486SX 25 MHZ processor. The system has a POS keyboard with integrated **credit card** reader and bar code decoder, receipt printer, VGA monitor, and cash drawer. The software may...

...to be debited an amount corresponding to the sales tax collected by the retailer. Conventional **electronic fund transfer** techniques may be utilized to debit retailer account 21.

Computer 13 is also in communication...10, as illustrated in Figure 3(a), includes retailer register 8, memory 15, printer 59, **credit card** scanner 61, and optionally computer 63.

Retail register 8, made up of one or more...

...15 can then be periodically accessed by register 8 and forwarded to computer 13.

Conventional **credit card** scanner 61, which is either integrally formed with register 8 or separate and independent with...

...as to allow consumers to pay the retailer at location 10 by way 18 of **credit** or **debit card** in a known manner. Scanner 61 is in communication with **credit card** verifying source(s) 63 via conventional telephone line(s) so that scanner 61 may check input **credit card** numbers to ensure their validity.

The "or" block 65 illustrated in Figure 3(a) is provided so as to illustrate the fact that if **credit card** scanner 61 is separate and independent from register 8, then scanner 61 is directly in communication with **credit card** verifying source 63, but when scanner 61 and register 8 are integrally formed as one...205 calculates the Virginia use tax to be charged against the consumer's account or **credit card**.

After this tax has been calculated at 205, the consumer is given a receipt 7...

...calculated at 205, the retailer ships the purchased goods to the consumer and initiates a **credit card** transaction at 207, given the fact that the consumer has purchased the goods with a **credit card**. In step 207, tax register 8 instructs the system and coordinates the **credit card** transaction via a modem which is in communication with the **credit card** company. Thus, the **credit card** company at 209 charges the **credit card** of the consumer with both the sales price and the tax (e.g. use tax...

...goods are not being shipped out-of-state).

Still referring to Figure 6, after the **credit card** transaction has been completed, the amount of the sale is dispersed to the retailer at...

...of claim 9, wherein the system includes means at the retailer location for accessing a **credit card** company in response to the transaction so that the **credit card** company automatically charges the consumer's **credit card** with both the sales price and a use tax based upon a destination to which...

...goods be shipped.

12 The system of claim 11, further including means for allowing the **credit card** company to forward use tax 3 charged to the consumer to the state agency whereby...

16/3,K/4 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00354434

POINT OF SALE TAX REPORTING AND AUTOMATIC COLLECTION SYSTEM WITH TAX REGISTER

SYSTEME DE DECLARATION ET DE COLLECTE AUTOMATIQUE DE TAXES DANS LES POINTS DE VENTE, AVEC REGISTRE DES TAXES

Patent Applicant/Assignee:

FRANCISCO Paul A,
PETSCHAUER Frederick J,

Inventor(s):

FRANCISCO Paul A ,
PETSCHAUER Frederick J

Patent and Priority Information (Country, Number, Date):

Patent: WO 9636948 A2 19961121

Application: WO 96US6766 19960510 (PCT/WO US9606766)

Priority Application: US 95438890 19950510

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

CA JP RU AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 6363

Inventor(s):

FRANCISCO Paul A ...

... PETSCHAUER Frederick J

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... around an upgradeable 486SX 25

MHz processor. The system has a POS keyboard with integrated **credit card** reader and bar code decoder, receipt printer, VGA monitor, and cash drawer. The software may...to be debited an amount corresponding to the sales tax collected by the retailer. Conventional **electronic fund transfer** techniques may be utilized to debit retailer account 21, Computer 13 is also in communication...10, as illustrated in Figure 3(a), includes retailer register 8, memory 15, printer 59, **credit card** scanner 61, and optionally computer 63.

Retail register 8, made up of one or more...15 can then be
14
periodically accessed by register 8 and forwarded to
computer 13,
Conventional **credit card** scanner 61, which is either
integrally formed with register 8 or separate and
independent with...

...so as to
allow consumers to pay the retailer at location 10 by way
of **credit** or **debit card** in a known manner, Scanner 61 is
in communication with **credit card** verifying source(s) 63
via conventional telephone line(s) so that scanner 61 may
check input **credit card** numbers to ensure their validity.

The "or" block 65 illustrated in Figure 3(a) is provided
so as to illustrate the fact that if **credit card** scanner
61 is separate and independent from register 8, then
scanner 61 is directly in communication with **credit card**
verifying source 63, but when scanner 61 and register 8
are integrally formed as one...

Claim

... is a Federal Internal Revenue Office.
S. The system of claim 3, further comprising a
credit card terminal at said retailer location, said
credit card terminal being in communication with said at
least one register and for permitting the retailer to
input consumer **credit card** data into the system thus
6- allowing consumers to purchase goods or services via
credit card .
9a The system of claim 8, wherein said at least one
register is a single...

?

File 1:ERIC 1966-2004/Jul 21
 (c) format only 2004 The Dialog Corporation
 File 2:INSPEC 1969-2005/Apr W4
 (c) 2005 Institution of Electrical Engineers
 File 5:Biosis Previews(R) 1969-2005/May W1
 (c) 2005 BIOSIS
 File 6:NTIS 1964-2005/May W1
 (c) 2005 NTIS, Intl Cpyrght All Rights Res
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 (c) 2005 Elsevier Eng. Info. Inc.
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 (c) 2005 The Dialog Corp.
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 (c) format only 2005 The Dialog Corporation
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 (c) 2002 Amer.Meteorological Soc.
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 (c) 2005 Aristarchus Knowledge Indus.
 File 31:World Surface Coatings Abs 1976-2005/Apr
 (c) 2005 PRA Coat. Tech. Cen.
 File 34:SciSearch(R) Cited Ref Sci 1990-2005/May W1
 (c) 2005 Inst for Sci Info
 File 35:Dissertation Abs Online 1861-2005/Apr
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 File 39:Historical Abstracts 1973-2004
 (c) 2004 ABC-CLIO
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 File 42:Pharmaceuticl News Idx 1974-2005/Apr W4
 (c)2005 ProQuest Info&Learning
 File 47:Gale Group Magazine DB(TM) 1959-2005/May 09
 (c) 2005 The Gale group

File 48:SPORTDiscus 1962-2005/Sep
 (c) 2005 Sport Information Resource Centre
 File 49:PAIS Int. 1976-2005/Jan
 (c) 2005 Cambridge Scientific Abstracts Inc.
 File 50:CAB Abstracts 1972-2005/Apr
 (c) 2005 CAB International
 File 51:Food Sci.&Tech.Abs 1969-2005/May W2
 (c) 2005 FSTA IFIS Publishing
 File 54:FOODLINE(R): Market Sight 1979-2005/May 09
 (c) 2005 LFRA
 File 58:GeoArchive 1974-2005/Mar
 (c) 2005 Geosystems
 File 62:SPIN(R) 1975-2005/Feb W2
 (c) 2005 American Institute of Physics
 File 63:Transport Res(TRIS) 1970-2005/Apr
 (c) fmt only 2005 Dialog Corp.
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 File 66:GPO Mon. Cat. 1978-2005/May
 (c) format only 2005 The Dialog Corp
 File 67:World Textiles 1968-2005/Apr
 (c) 2005 Elsevier Science Ltd.
 File 71:ELSEVIER BIOBASE 1994-2005/May W1
 (c) 2005 Elsevier Science B.V.
 File 73:EMBASE 1974-2005/May W1
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 (c) 2005 The Gale Group
 File 79:Foods Adlibra(TM) 1974-2002/Apr
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 File 80:TGG Aerospace/Def.Mkts(R) 1982-2005/May 09
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 File 81:MIRA - Motor Industry Research 2001-2005/Mar
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 (c) 2005 The Gale Group
 File 89:GeoRef 1785-2005/Apr B2
 (c) 2005 American Geological Institute
 File 92:IHS Intl.Stds.& Specs. 1999/Nov
 (c) 1999 Information Handling Services
 File 93:TableBase(R) Sep 1997-2005/May W1
 (c) 2005 The Gale Group
 File 94:JICST-EPlus 1985-2005/Mar W3
 (c) 2005 Japan Science and Tech Corp(JST)
 File 98:General Sci Abs/Full-Text 1984-2004/Dec
 (c) 2005 The HW Wilson Co.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Apr
 (c) 2005 The HW Wilson Co.
 File 100:Market Guide Company Financials 2005/May 02
 (c) 2005 Market Guide

Set	Items	Description
S1	184967	(TAX OR TAXES) (3N) (COLLECT? OR REGISTER? OR PAYMENT?)

S2	980	S1(5N) (CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL) (3N) (CARD? ? OR TOKEN? OR INSTRUMENT?))
S3	239	S1(5N) (VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR DISCOVER)
S4	131	S1(5N) (EFT OR ELECTRONIC()FUND?()TRANSFER?)
S5	1	(S2 OR S3 OR S4) (5N) (POINT(1W)SALE? ?)
S6	40	(S2 OR S3 OR S4)AND (POINT(1W)SALE? ?)
S7	39	S6 NOT S5
S8	27	RD (unique items)

5/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04496248 Supplier Number: 46603364 (USE FORMAT 7 FOR FULLTEXT)

Speak Easy!

Convenience Store News, p66

August 5, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1303

... for co-op advertising, some of which do not.'

Yet unlike other conventional products, the **debit cards** are subject to telecommunications **taxes** which cannot be **collected** at the **point of sale**. The card company in question must be licensed and officially tariffed in 50 states, in...

8/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

4431785 Supplier Number: 114245155 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Sales & use tax: lifting compliance burdens: as sales and use tax
compliance becomes more challenging, software vendors are beefing up
their offering for tax practitioners.**

Accounting Technology, v 20, n 2, p 25
March 2004
DOCUMENT TYPE: Journal ISSN: 1068-6452 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2711

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...also notes, "states are insisting that tax returns be submitted via
electronic data interchange and **tax payments** via **electronic fund
transfer** ."

This means firms must streamline sales and use tax compliance and return
filing for their...
...Jones says. Also, accounting firms advise clients about how to integrate
sales tax rates into **point - of- sale** systems, and often keep clients
abreast of sales and use tax issues of importance.

Washington...

8/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

2896728 Supplier Number: 24839788 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Made In South Korea: Smart Cards With Flair
**(Financial institutions in South Korea plan to launch chip cards with
transit features, electronic purse, Internet ID, and merchant discount)**
Card Technology, v 2, n 5, p 60
May 2001
DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2847

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...ID, electronic purse and transit features.

French banks pioneered smart cards for payment at the **point of sale** ,
and U.S. issuers added Internet security features. But, outside of small
pilots, neither European...
...in credit card use. That growth has been driven by the government's
promotion of **credit cards** as a way to boost **tax collections** by
reducing the role of cash, which merchants can more easily hide than
electronic credit...

...and Communications also is planning to establish an EMV test facility
that will help local **point -of- sale** terminal vendors comply with EMV

specifications, and to translate the EMV specs into Korean.

Other...

8/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2701548 Supplier Number: 25916619 (USE FORMAT 7 OR 9 FOR FULLTEXT)
New Markets For the New Century
(Visa USA is piloting a service for acquirers and recurring payments
merchants to automatically update renewed or upgraded cards)
Credit Card Management, v 13, n 19, p 46+
December 2000
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2170

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...load of volume? The answer is a resounding yes. Thanks to an influx of new **point -of- sale** technologies, such as transponders and hand-held wireless devices, and more merchant-friendly rules from...

...that with the flick of a wrist transmit card account data to a high-bandwidth **point -of- sale** terminal, are another technology on which acquirers are betting will help open several emerging markets...
...bandwidth electronic cash registers, thereby laying the foundation for transponders to be used at the **point of sale**.

"Addressing speed of authorization has been an issue in the fast-food market," says Gary...

...That includes income taxes. As of September, consumers charged \$538.9 million in federal income **tax payments** for 1999 to **AmEx , Discover ,** and MasterCard cards, up 270% from a year earlier, according to the IRS. The program...

8/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2345956 Supplier Number: 25627630 (USE FORMAT 7 OR 9 FOR FULLTEXT)
MasterCard's New U.S. Chief Vows To Wrest Industry Lead from Visa
(Top priority at Mastercard International is to increase market share;
Mastercard, with a market share of 25%, ranked a distant second behind
Visa USA with a 51% share of the US credit and debit card market in 1999)

American Banker, v 165, n 48, p 1
March 10, 2000
DOCUMENT TYPE: Newspaper; Company Overview ISSN: 0002-7561 (United States)
)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1024

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...also wants to penetrate the largely-untapped government sector. Only 1% of federal and state **tax payments** are paid by **credit card**. Another goal of Mastercard is to increase its presence in the debit card market. Mastercard...

TEXT:

...in charge of two EPS subsidiaries: MAC, the regional ATM/debit network; and Buypass, a **point of sale** processor.

She does not plan to waste that experience at MasterCard, which she thinks had...

8/3,K/5 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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1880124 Supplier Number: 24559794 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Quest for New Markets

(The US Postal Service is anticipated to be involved in \$2 bil in card transactions in 1999; Visa is heavily involved in new markets)

Credit Card Management, v 11, n 12, p 56+
March 1999

DOCUMENT TYPE: Journal; Cover Story; Industry Overview ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3721

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...deal with the Internal Revenue Service, which this year began a pilot program to accept **credit cards** for **payment** of personal income **taxes**. In 1996, the last year for which figures are available, the IRS processed 30.66...

...Francisco, Los Angeles, and San Diego in California, continue to partner with his company for **credit card tax payments**, and that those programs accept **Visa**. USAuditex works with a number of acquirers; officials with Cuyahoga County and the company were...

PRODUCT NAMES: **Point -of- sale** devices (357861...

8/3,K/6 (Item 1 from file: 13)

DIALOG(R)File 13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00994514 Supplier Number: 131784803 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Nonprofit software now delivers more intelligence.

Accounting Today, v 19, n 7, p 24

April 18, 2005

DOCUMENT TYPE: Business Newspaper ISSN: 1044-5714 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2894

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...tax deductions, such as employee contributions to health plans, disability insurance premiums and donations; automatic **payment** of payroll **tax** liabilities; and **payment** via either computer checks or **electronic funds transfers** for direct deposits (with the optional direct deposit module).

The fundraising software provides the capability...

...transaction flows from the other modules, including AP, AR, payroll, cash management, fixed-asset management, **point -of- sale** support and forms generation. It is a robust, mid-priced accounting system with a strong...

...comprehensive GASB reporting. Built on the firm's 23 years of experience in accounting and **point -of- sale** accounting software solutions, the Fund Accounting Suite incorporates general ledger and budgeting, payroll, AP, bank...

...ability to carry negative GL budget balances. An additional benefit is the inclusion of retail **point -of- sale** functionality. Cougar Mountain understands that many nonprofits derive at least some of their funding from...

8/3,K/7 (Item 2 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2005 The Gale Group. All rts. reserv.

00956712 Supplier Number: 125414072 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fundraising Tops Nonprofit Software Strategies.

Accounting Today, v 18, n 21, p 26A

November 29, 2004

DOCUMENT TYPE: Business Newspaper ISSN: 1044-5714 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2938

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...priced accounting system (general ledger, accounts payable and receivable, payroll, cash management, fixed asset management, **point -of- sale** support, and forms generation), but it's oriented toward helping the managers of nonprofit organizations...

...after-tax deductions such as employee contributions to health plans, disability insurance premiums, donations, automatic **payment** of payroll **tax** liabilities, and **payment** via either computer checks or **electronic funds transfers** for direct deposits (with the optional direct deposit module).

The heart of the system may...

8/3,K/8 (Item 3 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2005 The Gale Group. All rts. reserv.

00735519 Supplier Number: 24839240 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sylvia Keys

09-May-05 02:16 PM

Made In South Korea: Smart Cards With Flair

(Asia's hottest credit card marketers are launching chip cards with merchant discounts, electronic purse/transit features and Internet ID; focuses on developments in South Korea and discusses Japan's market)

Article Author(s): Davis, Donald
Card Technology, v 2, n 5, p 60-68

May 2001

DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3643

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...ID, electronic purse and transit features.

French banks pioneered smart cards for payment at the **point of sale**, and U.S. issuers added Internet security features. But, outside of small pilots, neither European...

...in credit card use. That growth has been driven by the government's promotion of **credit cards** as a way to boost **tax collections** by reducing the role of cash, which merchants can more easily hide than electronic credit...

...and Communications also is planning to establish an EMV test facility that will help local **point -of- sale** terminal vendors comply with EMV specifications, and to translate the EMV specs into Korean.

Other...

...merchants to upgrade terminals to accept smart cards. While credit card companies own 700,000 **point -of- sale** terminals, merchants own the balance of Japan's 2 million POS devices, says Toru Matsutani...

8/3,K/9 (Item 4 from file: 13)

DIALOG(R)File 13:BAMP

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00722865 Supplier Number: 25917209 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New Markets for the New Century

(Merchant acquirers have found themselves under a lot of pressure to reach into new markets for credit card growth because most of the mainstream markets have already signed on for credit and debit cards)

Article Author(s): Lucas, Peter

Credit Card Management, v 13, n 19, p 46-54

December 2000

DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2169

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...load of volume? The answer is a resounding yes. Thanks to an influx of new **point -of- sale** technologies, such as transponders and hand-held wireless devices, and more merchant-friendly rules from...

...that with the flick of a wrist transmit card account data to a high-bandwidth **point -of- sale** terminal, are another technology on which

acquirers are betting will help open several emerging markets...

...bandwidth electronic cash registers, thereby laying the foundation for transponders to be used at the **point of sale**.

"Addressing speed of authorization has been an issue in the fastfood market," says Gary Wagner...

...That includes income taxes. As of September, consumers charged \$538.9 million in federal income **tax payments** for 1999 to **AmEx**, **Discover**, and MasterCard cards, up 270% from a year earlier, according to the IRS. The program...

8/3,K/10 (Item 5 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00627157 Supplier Number: 25444895 (USE FORMAT 7 OR 9 FOR FULLTEXT)
more Y2K glitches that could bug you
(Some tips for consumers concerned about Year-2000 glitches that could affect daily life are to ensure that any medical devices they use are Y2K-compliant; track banking transactions from end-1999 and early 2000; check the accuracy of the credit report; keep credit card receipts; watch out for Y2K-related fraud)
Article Author(s): Brown, Monique R
Black Enterprise, v 30, n 3, p 185-191
October 1999
DOCUMENT TYPE: Journal ISSN: 0006-4165 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2722

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the first several months of 2000. Your records should include ATM withdrawals, deposits, canceled checks, **tax payments**, loan statements (including **credit card**, mortgage, auto, etc.) and investments. If you find a discrepancy between your records and your...
...Frank Kendall, marketing manager for Gilbarco, the world's leading supplier of fuel-related and **point-of-sale** equipment for petroleum. The site management device is a tool that tracks the shift, day and week. The **point-of-sale** device starts the pump and processes credit or debit card purchases. Says Kendall, "We have communicated with all the people who purchased **point-of-sale** devices to encourage them to use the latest version of our software, which is Y2K...

8/3,K/11 (Item 6 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00552829 Supplier Number: 23980905 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Will Banks Be The Big Losers In EFT 99?
(EFT 99 mandate for handling all payments issued by the federal government may lead to new hardships for banks)
Article Author(s): Murphy, Patricia A
Bank Technology News, v 10, n 8, p 1,26-28
August 1997
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2403

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...banking terminals at other nonbank locales, like grocery stores.

The terminals, which operate much like **point -of- sale** debit card terminals, aren't as much a money maker as they are a relationship...

...bulk of the payments the Treasury made from October 1996 through April 1997 were benefits **payments**. Federal **tax payments** are not included in the **EFT** 99 mandate.

Benefits Payments	374 million	75%
Federal Tax Payments	62 million	13%
Salary/Allotment...		

8/3,K/12 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01538975 01-89963

EFT '99

Merrick, Bill

Credit Union Magazine. v63n11 PP: 42-47 Nov 1997

ISSN: 0011-1066 JRNL CODE: CUG

WORD COUNT: 1943

...ABSTRACT: Treasury Department's mandate from the Debt Collection Improvement Act of 1996 requiring all federal **payments** except **tax** refunds to be made via **electronic funds transfer** (EFT) by January 2, 1999. The program will likely save the government as much as...

...TEXT: 99-Treasury's mandate from the Debt Collection Improvement Act of 1996 requiring all federal **payments** except **tax** refunds to be made via **EFT** by Jan. 2, 1999. Treasury's proposed rule addresses how current and new recipients of...

...debit card at any location of that institution, including any automated teller machine [ATM] or **point -of- sale** [POS] terminal," according to the agency's proposal.

Treasury seeks your input

Before determining account...

8/3,K/13 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01490304 01-41292

Tapping the unbanked

Wilson, Caroline

America's Community Banker v6n8 PP: 22-27 Aug 1997

ISSN: 1082-7919 JRNL CODE: SLN

WORD COUNT: 3243

...TEXT: to use traditional banks, by 1999 the U.S. government has mandated

that all federal **payments** (except for **tax** refunds) will be delivered by **electronic funds transfer** (EFI), which will necessitate the opening of some sort of bank account for about 10...paid a \$3 monthly fee and received one free automated teller machine withdrawal and unlimited **point-of-sale** transactions. The average recipient had 3.8 ATM withdrawals at 95 cents each, plus the...

8/3,K/14 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01348404 99-97800

Federal tax topics

Blair, Larry S
Pennsylvania CPA Journal v67n5 PP: 4, 46 Dec 1996
ISSN: 0746-1062 JRNL CODE: PCP
WORD COUNT: 1183

...TEXT: North American Free Trade Agreement mandated the development of an electronic payment method for the **collection** of business **taxes**. **Electronic fund transfers** ensure that funds are credited to the Treasury on their due date, expediting the U...

...ACH debit payments, payment input method (personal computer and modem, telephone, TDD/TTY, mainframe or **point of sale**), the types of tax deposits to be made and their approximate amounts, and financial institution...

8/3,K/15 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01156968 98-06363

The classification of credit card receivables: In re Brendle's Stores, Inc.*

Waldrep, Thomas W Jr; Wall, James D
Commercial Law Journal v100n3 PP: 355-389 Fall 1995
ISSN: 0010-3055 JRNL CODE: CLJ
WORD COUNT: 17388

...TEXT: did not take possession of the credit card transaction slips that were created at the **point of sale**. (21) After Brendle's filed bankruptcy, the Bankruptcy Court (22) held that the credit card...the Customer presents the credit card to a Merchant, such as Brendle's, at the **point of sale**. (103) Then the Merchant uses the credit card to generate a credit card transaction slip...or "credit card slips" mean the slips of paper produced by the Merchant at the **point of sale**. See infra notes 98-114 and accompanying text. Typically, one copy is given to the...Credit cards, and the software and hardware necessary to produce credit card slips at the **point of sale**, will become increasingly more sophisticated in the future. According to the industry's leading news...a receivership or bankruptcy, debtors will argue that "bank credit card drafts generated at the **point of sale** are 'instruments' requiring possession for perfection under B9-304, not 'general intangibles' for which a...instruments "would necessitate that creditors and debtors continuously distinguish between credit card receivables created in **point-of-sale** transactions and those arising from telephone and mail orders, for which no writing ...0403.023 (Vemon Supp. 1995) (the treasurer may adopt rules relating to the acceptance

of **credit cards** for the **payment** of fees, **taxes** , and other charges assessed by state agencies). Several states allow the use of credit cards
...

8/3,K/16 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01095626 97-45020

State tax and electronic commerce

Schroeder, Terrell E

Management Accounting v77n3 PP: 18-20 Sep 1995

ISSN: 0025-1690 JRNL CODE: NAA

WORD COUNT: 825

...TEXT: purchasing, invoicing, service agreements, and tax return filings on a voluntary basis. Electronic funds transfer (**EFT**) increasingly is being used for **tax payments** . (See accompanying column.) The use of corporate purchase cards, electronic exemption certificates, and evaluated receipt...

...payments, filing tax returns, undertaking tax audits, and keeping tax records. In 1987, Indiana mandated **EFT** for sales and use **tax payments** ; now 30 states use **EFT** and its standardized formats for **tax payments** . Electronic filing has been adopted in only 11 states, but it likely will become the...

...potential sales-tax liability.

Electronically generated exemption certificates can be accessed and signed at the **point of sale** via computer terminal and electronic signature pad. The question remains if electronically generated certificates would...

...goods are received, the purchaser generates an electronic payment requisition and adds freight and sales **tax** if applicable. **Payments** are made by **EFT** or check.

An ERS system poses substantial sales tax exposure issues for purchaser and supplier...

8/3,K/17 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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11308190 Supplier Number: 118868765 (USE FORMAT 7 FOR FULLTEXT)

Web Tax Payment Firm: Check Option Lags Cards. (Official Payments Corp. offers online check payment service)

Kuykendall, Lavonne

American Banker, v169, n127, p5

July 2, 2004

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 645

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Official Payments Corp., the largest of three companies that facilitate online **credit card payments** of **taxes** and government fees, says its electronic check option has been a hit, but is not...

... say the electronic check option could reinforce that habit.
"Just as the consumer at the **point of sale** has the option of cash, check, or credit cards, consumers have a mindset of how...

8/3,K/18 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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10354644 Supplier Number: 99463353 (USE FORMAT 7 FOR FULLTEXT)
Okaloosa County First in Florida to Offer Self-Serve Kiosk For All County Tax Payments.
Business Wire, p5256
March 31, 2003
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 692

... process as painless for the customer as possible. Chris Hughes was one of the first **tax collectors** in the country to accept **credit cards** for **tax payments** both in the office and over the Internet. The main branch of the Okaloosa County...

...services enable citizens and businesses to complete transactions with the government over the Internet, telephone, **point -of- sale** and kiosk through methods such as credit cards, ATM/debit cards, check cards and electronic...

8/3,K/19 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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09754084 Supplier Number: 85405704 (USE FORMAT 7 FOR FULLTEXT)
Link2Gov Corp. Wins Internal Revenue Service Electronic Payment Processing Contract.
Business Wire, p2413
May 2, 2002
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 323

... premiere provider of advanced e-Government technology solutions and electronic payment processing, will begin accepting **credit card payments** for federal **taxes** on January 10, 2003. The service will facilitate electronic payments to the IRS over the...

...services enables citizens and businesses to complete transactions with the government over the Internet, telephone, **point -of- sale** and kiosk through methods such as credit cards, ATM/debit cards, check cards and electronic...

8/3,K/20 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08965610 Supplier Number: 77839196 (USE FORMAT 7 FOR FULLTEXT)
First Data Merchant Services Announces Its Multi-Currency Payment Processing For Acquirers and Merchants.

PR Newswire, p5610
Sept 5, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 928

... provides a comprehensive range of business-to-business and consumer financial services, including multi-currency **credit card** processing, dynamic currency conversion, **tax** reclaim, international **payments**, tourism services, prize bond management and stock brokering. In addition to its Bureau de Change...

...secure for people and businesses to buy with virtually any form of payment at the **point -of- sale**, over the Internet or by money transfer. For more information, please visit <http://www.firstdata...>

8/3,K/21 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05162954 Supplier Number: 47879709 (USE FORMAT 7 FOR FULLTEXT)
Will Banks Be The Big Losers In EFT 99?
Bank Technology News, pN/A
August 1, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2469

... terminals at other non-bank locales, like grocery stores.
The terminals, which operate much like **point -of- sale** debit card terminals, aren't as much a money maker as they are a relationship...bulk of the payments the Trasury made from October 1996 through April 1997 were benefits **payments**. Federal **tax payments** are not included in the **EFT 99** mandate.

Benefits Payments	374 million	75%
Federal Tax Payments	62 million	13%
Salary / Allotment...		

8/3,K/22 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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33793099 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Record Visa spending reflects HK comeback, THE STANDARD
WORLDSOURCES (ENGLISH)
February 11, 2004
JOURNAL CODE: WWOS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 448

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...billion.
Visa's record retail sales volume, which represents spending on Visa cards at the **point -of- sale**, was up 5.7 per cent compared with 2002, despite challenging economic conditions and the...

... sales in December - HK\$12.48 billion - thanks to a resurgence in consumer confidence and **tax payments via credit cards**.

Visa said it recorded a year-on-year growth of 15.5 per cent in total...

8/3,K/23 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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33778895 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Record Visa spending reflects HK comeback

Mukul Munish

STANDARD

February 11, 2004

JOURNAL CODE: WHKS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 439

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...billion.

Visa's record retail sales volume, which represents spending on Visa cards at the **point -of- sale**, was up 5.7 per cent compared with 2002, despite challenging economic conditions and the...

... thanks to a resurgence in consumer confidence and **tax payments via credit cards**.

Visa said it recorded a year-on-year growth of 15.5 per cent in total...

8/3,K/24 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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33769808 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Visa witnesses record card spending in HK in 2003, XINHUA

WORLDSOURCES (ENGLISH)

February 10, 2004

JOURNAL CODE: WWOS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 403

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...Respiratory Syndrome).

Visa's retail sales volume, which represents spending on Visa cards at the **point -of- sale** in Hong Kong, reached 107 million HK dollars (13.79 million US dollars), a 5...

... on their visa cards in Hong Kong, thanks to a resurgence in consumer spending and **tax payments via Visa credit cards**.

Prudence Chan, manager for Hong Kong/Macao of Visa International, said Tuesday "the results were...

... all other payment card brands combined, with 62 percent of all card purchases at the **point of sales** being made using Visa cards.

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8/3,K/25 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

Sylvia Keys

09-May-05 02:16 PM

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32670404 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Plastic Fantastic, BUSINESS TODAY

WORLD SOURCES (ENGLISH)

December 05, 2003

JOURNAL CODE: WWOS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3666

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... times more than a standard swipe card. However, they can also be used at any **point -of- sale** terminal or ATM machine as they will continue to carry a magnetic strip until all...

...us," says Elhousseiny.

Ashmawy believes that what might be holding many merchants back from applying **credit card** systems is **tax** evasion. "By accepting **payment** by **credit cards**, all transactions are recorded. So, it is somewhat difficult to convince merchants to apply credit...

8/3,K/26 (Item 1 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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06979560 SUPPLIER NUMBER: 125964170 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Fundraising Tops Nonprofit Software Strategies. (Product/Service Evaluation)

McClure, Dave

Accounting Technology, 20, 11, 26A

Dec, 2004

DOCUMENT TYPE: Product/Service Evaluation ISSN: 1068-6452

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3311 LINE COUNT: 00288

... priced accounting system (general ledger, accounts payable and receivable, payroll, cash management, fixed asset management, **point -of- sale** support, and forms generation), but it's oriented toward helping the managers of nonprofit organizations...

...after-tax deductions such as employee contributions to health plans, disability insurance premiums, donations, automatic **payment** of payroll **tax** liabilities, and **payment** via either computer checks or **electronic funds transfers** for direct deposits (with the optional direct deposit module).

The heart of the system may...

8/3,K/27 (Item 2 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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06932962 SUPPLIER NUMBER: 114245155 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Sales & use tax: lifting compliance burdens: as sales and use tax

compliance becomes more challenging, software vendors are beefing up their offering for tax practitioners.

Lombardo, Carly

Accounting Technology, 20, 2, 25(5)

Sylvia Keys

09-May-05 02:16 PM

March, 2004

ISSN: 1068-6452

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2983

LINE COUNT: 00253

... also notes, "states are insisting that tax returns be submitted via electronic data interchange and **tax payments** via **electronic fund transfer** ."

This means firms must streamline sales and use tax compliance and return filing for their...

...Jones says. Also, accounting firms advise clients about how to integrate sales tax rates into **point - of- sale** systems, and often keep clients abreast of sales and use tax issues of importance.

Washington...

?